

The complaint

Ms P complains about the actions of Castle Trust Capital PLC (“Castle”) when she wanted to open a savings account.

What happened

In early 2025 Ms P wanted to open a savings account with Castle. She was unhappy about the service she received so she complained to it.

Ms P said:

- Castle caused substantial delays responding to her questions about regulatory information in connection with the account.
- she was told new customers couldn't open accounts when she had already started her application to open her account.
- she noticed that Castle's phone lines were closed on multiple occasions when they were supposed to be open.

In its 16 July 2025 final response Castle said it could see that Ms P started and saved an application for a two-year fixed rate savings account on 19 May 2025; that it sent her a link to retrieve and complete her application by 2 June 2025 as she'd chosen to save the application in order to seek clarification of some questions by email; and that Ms P said she'd complete the application once her queries were addressed.

The final response went on to say that on 28 May 2025, it responded to Ms P's email and answered her questions. It apologised for its delay responding to her and said the savings account she'd applied for was no longer available to new customers. It acknowledged that its 19 May 2025 response prompted Ms P to complain that the two-year fixed rate savings account was open to new customers on 19 May 2025. Ms P had complained that the delay had cost her the opportunity to open the account and that she'd been unable to reach Castle by phone within its operational hours. Castle said the delay was caused by high work volumes.

Castle's final response went on to say that it sometimes had to close its phone lines early. It said it wasn't always possible to update its website for short-term changes but its “interactive voice response” (IVR) system would have said when its phone lines would reopen. Ms P said that wasn't the case. As a goodwill gesture Castle said that it would pay £25 into Ms P's bank account. It said she should allow five working days for that.

After Ms P was sent the final response she contacted Castle very quickly and the two-year fixed rate savings account she wanted was opened on 29 May 2025.

During the investigation of the complaint with our service Castle said that the £25 payment acknowledged the delay Ms P experienced getting a response to her 19 May 2025 email. It said that in addition to sending the email, Ms P also applied for the savings account on 19

May 2025. It said there was contact between it and Ms P about that application after that as Castle needed Ms P to provide it with information for regulatory purposes. After that was received Ms P's account was opened on 29 May 2025.

Ms P remained unhappy and complained to the Financial Ombudsman Service. When she complained she said that Castle still hasn't paid her the £25 referred to in the final response, despite her chasing it on a number of occasions. In any case, she didn't think that £25 compensation was enough. She says Castle's mistakes caused her significant distress and exacerbated her health concerns.

Our investigator looked into what happened. Initially he said Castle should pay Ms P an extra £75 compensation for what happened. Neither Castle nor Ms P agreed with that. Castle didn't think it was fair to require it to pay more compensation and Ms P didn't think the extra compensation our investigator recommended was enough.

After that Castle said the delay sending Ms P the £25 compensation payment happened because the relevant complaint handler had left its business. It provided evidence to show that it didn't receive the chaser emails Ms P says it sent it on 6, 13, 20 and 27 August 2025 so it wasn't aware that the payment hadn't been paid. It said its IT department has confirmed that it didn't receive the emails Ms P says she sent in August 2025 and it had concerns about the integrity and authenticity of the email chain.

Our investigator issued a second view on this complaint after that. In that view he said he thought it was reasonable to assume that if Castle had received the chaser emails it would have acted to pay the compensation sooner. So he said £25 compensation was fair and reasonable given the customer service issues Ms P experienced.

The £25 compensation payment was paid to Ms P in October 2025.

Ms P remained unhappy, so this complaint was passed to me to decide.

After that I said I was minded to say that Castle should pay the £100 total compensation our investigator had originally recommended. Castle reiterated the points it had made before.

I'll consider the points both parties have raised below.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so I think Castle should pay Ms P an additional £75 compensation (so £100 compensation in total) to resolve this complaint. I'll explain why.

I'll begin by saying that I'm pleased to see that Castle addressed Ms P's concerns in its final response. Overall, I think its explanation about its phone lines closing early, its apology for the delay in answering Ms P's 19 May 2025 email, and its acknowledgement that the delay contributed to Ms P getting incorrect information about whether she could open the savings account were sufficient. I appreciate what Ms P has told us about the impact of those matters on her bearing in mind her health concerns. But like our investigator I'm conscious that Castle wasn't aware of Ms P's health, so I don't think it could have anticipated the impact of its actions on her. I'm pleased to see that having given her incorrect information about her eligibility for the account, it was able to put matters right and open her account for her within 24 hours.

The crux of this complaint now is about whether the £25 compensation payment Castle has made is a fair and reasonable amount to resolve this complaint. Castle has told us that the £25 payment wasn't made around the time it sent its final response because the relevant complaint handler left its employment. It provided evidence to show that it didn't get the chaser emails Ms P sent it on 6, 13, 20 and 27 August 2025, and told us it has concerns about those emails.

I appreciate Castle's explanation for what happened, but I think Ms P could reasonably expect the compensation to be paid promptly as Castle said it would. It wasn't her fault that the relevant person left Castle's business, and she shouldn't have had to chase Castle for the compensation payment. I think Ms P could reasonably expect Castle to have processes in place to ensure that the work of someone leaving its business was completed promptly. I've considered the impact the delay (of around three months) getting the compensation had on Ms P. Having done so I'm satisfied that she was distressed and inconvenienced by Castle's delay making the compensation payment. So I think Castle should increase its compensation to £100 in total.

For completeness I'll also say here that it's not clear why Castle didn't get the emails Ms P says she sent in August 2025. Castle has told us it has doubts about the integrity and authenticity of those emails and said why that's the case. I can't be sure exactly what happened in August 2025, but having looked at the emails and considered everything that has been said and provided, I think (on the balance of probabilities) it's more likely than not that Ms P did send the emails she says she sent Castle in August 2025. I don't think it would be fair to say that Ms P should be disadvantaged by the fact that Castle says it didn't get those emails. So I think it's fair and reasonable that Castle pays her £100 in total to resolve this complaint.

I'll also say that Castle has told us that before it could open Ms P's account it needed information from her to meet its regulatory obligations. I can see that it took around ten days for the account to be opened after Ms P applied for it. During that period Castle asked for more information and Ms P questioned Castle about its request. Overall, I don't think that caused an excessive delay.

I appreciate that both Castle and Ms P are likely to be disappointed by this decision. However, I think it's fair and reasonable for the reasons set out above.

Putting things right

To put matters right I think that Castle should pay Ms P an extra £75 (so £100 in total) to resolve this complaint.

My final decision

For the reasons set out above, my final decision is that Castle Trust Capital PLC should pay Ms P £75 (on top of the £25 it has already paid her) to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 14 January 2026.

Laura Forster
Ombudsman