

## **The complaint**

Mr B is unhappy with the customer service he received during several telephone calls with Ulster Bank.

## **What happened**

Mr B contacted Ulster Bank several times on 8 and 9 September 2025 in order to discuss his account. Specifically, Mr B wanted to request an overdraft limit increase (which was refused) and he wanted to know his current balance.

Mr B says the advisors that he spoke to were making fun of him and, in some instances, terminating the calls early. What's more, Mr B was promised a call back from a manager which did not materialise.

Unhappy with this, Mr B raised two separate complaints; one on 8 September 2025 which I'll refer to as 'Complaint One' and one on 9 September 2025 which I'll refer to as 'Complaint Two'.

Ulster Bank responded to Complaint One by telephone on 8 September 2025. In doing so, it accepted that the service Mr B had received earlier that day had been unacceptable. As a result, Ulster Bank offered £100 compensation. The funds were deposited into Mr B's account on the same day.

Ulster Bank responded to Complaint Two on 4 November 2025. Once again, Ulster Bank accepted that it had provided a poor level of service and it offered another £100 compensation. Again, the funds were deposited into Mr B's account on the same day.

But Mr B did not think the compensation offered by Ulster Bank went far enough. In order to put things right, Mr B feels £1,000 compensation is fairer in the circumstances. Therefore, in November 2025, Mr B referred his complaint to our service.

One of our investigators reviewed Mr B's complaint and, having done so, issued their opinion in December 2025 in which they did not think Ulster Bank needed to do anything further. In other words, the investigator felt Ulster Bank's offer of compensation was fair and reasonable in the circumstances.

Mr B did not agree with our investigator. Therefore, the complaint has been passed to me to review afresh.

## **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.

In particular. I've listened carefully to recordings of the telephone calls which took place on 8 and 9 September 2025 between Mr B and Ulster Bank. Having done so, I find I have come to the same conclusions as the investigator, and for much the same reasons. I'll explain why.

However, before I do, I think it is important to set out the scope of this decision.

When Mr B raised Complaint Two, in addition to his complaint about the customer service he had received, he also complained about its decision to refuse his overdraft increase application without providing him with a reason why. From what I can see, this matter was not referred to our service for consideration. Therefore, I make no comment on this complaint point within my decision.

Further, during a conversation with the investigator, Mr B implies that this issue (poor customer service) has been ongoing with Ulster Bank for several years. Indeed, as I understand, Mr B has raised a number of complaints with Ulster Bank prior to 8 September 2025. But I cannot see that the complaint was framed in this way either to Ulster Bank or to our service. Indeed, during his initial call with our service on 11 November 2025, Mr B says that Ulster Bank have put him *"through hell and back for the last 8 or 9 weeks"*.

With that being the case I am satisfied the complaint, as it has been presented to our service, concerns the customer service Mr B received from Ulster Bank during several telephone calls on 8 and 9 September 2025. Therefore, I will confine myself to considering this part of Mr B's complaint within this decision.

If Mr B would like our service to consider any other matters, this would need to be raised as a separate complaint.

As I've said, I've listened to the telephone calls between Mr B and Ulster Bank which took place on 8 and 9 September 2025 and, having done so, I agree that there were occasions when the customer service Mr B received fell short of the level he has every right to expect. Indeed, Ulster Bank have accepted this was the case. So, as this is not in dispute, I won't go into detail here about what happened. But I note there was at least one occasion when a call was ended prematurely (which Ulster Bank has confirmed was disconnected from their side) and there was another occasion Mr B was told he can expect a call back from a manager which, as I understand it, did not materialise.

I can understand that this must have been frustrating and upsetting for Mr B, particularly in light of the fact he had told Ulster Bank about his communication needs – and what it can do support him – several years earlier.

Matters of compensation can be subjective, with an offer that's considered as being fair and reasonable by one party often not being considered as such by another party. But, while I appreciate that Mr B might feel differently, the total compensation of £200 already paid to Mr B by Ulster Bank does feel fair to me, and I can confirm that its commensurate with what this service would expect, given the circumstances here.

I say this noting that any distress and inconvenience caused by poorly handled calls would, in my view, have been tempered by the calls Mr B had with Ulster Bank during which the advisor was polite, understanding and trying to help.

Therefore, looking at things in the round, I do not think Ulster Bank need to do anything further in order to resolve matters.

However, as I've said, Ulster Bank is aware of Mr B's communication needs and what it can do to support him. With that being the case, I would expect Ulster Bank's customer service advisors to abide by these instructions going forwards to, as far as possible, prevent recurrence of some of the service failings which have occurred here.

### **My final decision**

For the reasons I've explained, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 March 2026.

Ross Phillips  
**Ombudsman**