

## **The complaint**

Mrs D complains that Hampshire Trust Bank Plc ['Hampshire'] delayed the opening of her fixed interest bond account after it had been open in an incorrect name.

## **What happened**

On 31 May 2025, Mrs D applied (on-line) to open a fixed interest bond with Hampshire.

After failing to verify the account owner, Hampshire emailed Mrs D on 4 June to request identification and proof of address. Later the same day Mrs D emailed the required documents to Hampshire and received an acknowledgement from Hampshire confirming it would respond to her email within three to five working days.

When Mrs D called Hampshire on 5 June. Hampshire prioritised her application, and later the same day, processed the identification documents Mrs D had sent. Hampshire emailed Mrs D to say her account had been opened. Mrs D realised that the account had been opened in an incorrect name and called Hampshire to explain this and to complain.

Hampshire corrected the account name the next working day and apologised to Mrs D for their error. Hampshire offered Mrs D £50 compensation to recognise the distress and inconvenience experienced due to her account being opened under the wrong name.

Mrs D deposited funds into her Hampshire account on 10 June, but over the next few days she had difficulties accessing her account online.

In a final response letter, Hampshire offered Mrs D £50 for the distress and inconvenience for the delay in opening her account and accessing her account, and £19.71 for the lost interest.

Mrs D didn't accept the remedy Hampshire offered and brought the complaint to the Financial Ombudsman Service. One of our Investigators looked into things and thought that the offer Hampshire made was a fair and reasonable one. Mrs D asked that an Ombudsman decides the complaint and it has been passed to me to consider.

## **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.

However, before I explain why, I want to make it clear that my role as an Ombudsman is not to address every single point that has been made to date. Instead, it is to decide what is fair and reasonable in the circumstances of this complaint. So, if I have not commented on, or referred to, something that either party has said, that does not mean I have not considered it.

There is no dispute that when Mrs D applied for her account that it was opened in an incorrect name. The crux of this complaint is that Mrs D believes that when she sent Hampshire the identification documents it required on 4 June, it should have spotted the error sooner than it did. And that this lead to a delay in opening her account so that she

could make her deposit.

The terms and condition of Mrs D's account state:

*"We will open your Account as soon as reasonably possible after receiving your Application, provided that we have been able to satisfactorily complete our legal requirement to verify your identity and address."*

I'm satisfied that, as Hampshire was not able to verify Mrs D's identity at the time she applied for the account – more likely than not because there was discrepancy in the name of the account – it wasn't unreasonable for it to ask for the identification documents it did on 4 June. And, I think that Hampshire requested the identification documents 'as soon as reasonably possible' as the online application was completed on a Saturday, and the request was sent on the following Wednesday.

Mrs D did send the identification documents Hampshire requested the same day, and when she called Hampshire on 5 June she also provided her correct name. Hampshire accepts it should reasonably have been able to open Mrs D's account – using the correct name – by 5 June, and that Mrs D would have been able to deposit funds on this date.

So, although there was some delay on opening Mrs D's account, on my reading of the evidence, I'm satisfied that Hampshire's view that the earliest it would have been reasonable for it to open Mrs D's account was two days earlier than it did, is a reasonable one.

Regardless of the delay in the opening of the account, Mrs D deposited funds into her account on 10 June. Mrs D believes that Hampshire should pay her the lost interest from the day her account was opened until 10 June. I don't think this would be a fair and reasonable outcome as the account name had been corrected several days before Mrs D made her deposit. And, although Mrs D says she was unaware the account name had been corrected, Hampshire did email her on 6 June to tell her this, which she acknowledged the same day.

After Mrs D had deposited funds in to her account on 10 June, she experienced problems accessing her account on line. For example, on 11 June Mrs D received the following message:

*"Sorry. This action is temporarily unavailable because your account is locked for maintenance. Please try again later".*

I appreciate Mrs D says this caused her some anxiety, particularly as she had already made Hampshire aware by this time that she had a medical condition which could exacerbate the impact on her. But, I also have to take into account that the time Mrs D attempted to access her account, at about 1:00 am, is typically around the time financial institutions carry out maintenance of their systems. This is supported by the notification Mrs D would have seen, and the mail Hampshire sent to Mrs D the same morning which said:

*"Please try logging in again today. We've checked your account, and everything appears to be in perfect order—there are no issues on our end. We don't lock customer accounts unless incorrect login credentials are repeatedly entered.*

*We carry out routine maintenance during off-peak hours, typically from midnight to early morning. During this time, access to accounts may be temporarily unavailable.*

*If you have any queries regarding this, please do not hesitate to contact a member of the Savings Team on 020 7862 6\*\*\*."*

I appreciate Mrs D will have been concerned about the problems she incurred when she attempted to log into her account. But, the message Mrs D would have seen on 11 June made it reasonably clear that maintenance was being carried out on Hampshire's system, and this was why she couldn't get access to her account. And, in addition to this message, it's email on 11 June provided Mrs D with a telephone number to call if she continued to have issues logging in.

## **Conclusion**

Using financial services won't always be totally hassle-free and we wouldn't award for things that aren't more serious than the normal nuisances of everyday life. So just because there's been a mistake it doesn't necessarily follow that we would always award compensation – especially when the impact is minimal.

Taking everything into account, I'm satisfied that Hampshire caused Mrs D some distress and inconvenience, along with some anxiety. But in my opinion they resolved matters within a reasonable time. Having said that, in the circumstances of this case, I think that Hampshire's offer to pay Mrs D £50 to recognise the impact on her is a fair and reasonable offer.

I'm persuaded that, if the opening of Mrs D's account had gone as smoothly as I would have expected it to, it's more likely than not that Mrs D would have been able to deposit her funds two-days earlier than she did. So, I think that Hampshire's offer to pay Mrs D two-days of 'lost' interest is a fair and reasonable one.

## **My final decision**

Hampshire Trust Bank Plc has already made an offer to pay Mrs D £50 to settle the complaint, and to pay her £19.71 for the interest she would have received if her account had been opened two-days earlier than it was. I think this offer is fair in all the circumstances.

So my decision is that Hampshire Trust Bank Plc should pay Mrs D £50 and pay her £19.71 for the interest she missed out on.

If Hampshire Trust Bank Plc deduct tax from the interest award, it should confirm the amount of tax deducted by providing Mrs D with a tax deduction certificate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 8 May 2026.

Paul Lawton  
**Ombudsman**