

## **The complaint**

Mr R complains that misinformation provided by Starling Bank Limited ('Starling') led to him declining a compensation payment.

## **What happened**

Mr R had an account with a bank I will refer to as 'Company A'. He used the Current Account Switch Service (CASS) to move his account to Starling in early 2024. Payments from Mr R's pet insurance provider were being made into his Starling account. When one of these went missing, Mr R rang Starling to query this. He asked the Starling adviser whether the payments were sent directly to Starling from the insurance provider or were routed through Company A. The adviser told Mr R the payments came directly from the insurance provider to Starling.

Mr R said he contacted the pet insurance provider and rejected an offer of compensation based on the information Starling provided to him.

Mr R raised a complaint with Starling as he said the information it provided to him during the phone call with its adviser was at odds with what his pet insurance provider told him about the insurance payments being paid to Company A and then being sent by Company A to Starling.

Starling did not uphold Mr R's complaint and said it had not made any errors. It said part of the functionality of CASS is that payments sent to the old account will be redirected to the new account. So it was possible that the insurance funds were sent to the Company A account details held by the pet insurers, and that the payment was then redirected to Mr R's Starling account. It said the redirection of these payments took place centrally, before it is sent to Company A and after it had been sent by the insurance provider. It said this was why its adviser viewed the payments as coming directly from the pet insurance provider.

Mr R remained unhappy and so contacted this Service. He said Starling could not claim it had no responsibility for the consequences that occurred as a result of providing him with incorrect information. He asked for compensation for financial loss and poor customer service.

Our Investigator looked into Mr R's complaint but did not uphold it.

As Mr R did not agree, this came to me for a decision.

## **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.

I can see that Mr R has brought a separate complaint to this Service about the pet insurance provider. So I want to be clear that I am not looking at the actions of the pet insurance provider here. This decision relates only to Starling and its actions.

The complaint is about Mr R believing that Starling provided him with incorrect information about whether the payments from his pet insurance provider were sent to his old account with Company A and then forwarded to Starling, or whether they were sent directly to Starling by the insurance provider, as he had been told during the relevant call with Starling.

Having considered everything, I am not upholding this complaint as I don't think Starling provided Mr R with incorrect information and so has not made any errors here. I'll explain why I say that.

Mr R was told by Starling that the money from his pet insurer was being paid directly into his Starling account and from what I can see, this is correct.

I wonder if it might help if I explain that the CASS process is that money being paid by Mr R's pet insurer to Company A will not, in fact, have been going into Company A's account and then been sent from there to Starling. The way the CASS service works is that the money will have been redirected centrally as part of the CASS process. This process is an automated one and this redirection service remains active for a number of years.

So while Mr R said his pet insurer intended to make the payments to his old account – Mr R said they failed to update his bank details following the account change through CASS – the payments will not have gone to Company A and will instead have been automatically redirected to Starling. And this is why the Starling adviser will have seen on its system that the relevant payments came directly from the pet insurance provider.

So I'm satisfied that the Starling adviser provided the correct information to Mr R about the route taken by the funds received from the pet insurance provider.

I want to be clear that I am not making a finding about any aspect of the £75 compensation offered by the pet insurance provider, but I was pleased for Mr R to see that this seems to have been paid to him.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 28 April 2026.

Martina Ryan  
**Ombudsman**