

The complaint

Miss L complains she was unable to use her card for almost five months due to a series of errors and misunderstandings.

What happened

Miss L has a HyperJar card which her mother arranged for her.

In February 2025 Miss L's mother complained to HyperJar that her daughter hadn't been able to use her card for almost five months due to a series of errors and misunderstandings.

HyperJar looked into the complaint and accepted that it hadn't let Miss L know that her PIN had changed and that resetting the PIN hadn't been straightforward. HyperJar offered £15 by way of an apology.

Miss L's mother wasn't happy with HyperJar's response and so complained to our service. We set the complaint up as a complaint against Modulr FS Limited. I'll refer to HyperJar throughout most of this decision for the sake of simplicity.

One of our investigators looked into Miss L's complaint and thought that the compensation HyperJar had offered was fair. Miss L's mother didn't agree and asked for her daughter's complaint to go to an ombudsman for a decision. Her daughter's complaint came to me.

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.

Last month I issued a detailed provisional decision explaining why I was minded to uphold this complaint and award Miss L £100 in compensation. I explained that if I had to write a final decision then I'd include a lot less detail in case Miss L wanted to read it for herself. So this decision will be a short one.

HyperJar accepted that it had made mistakes when it replied to my provisional decision but said it had only done so after Miss L got in contact in February 2025. It didn't agree it had made any mistakes before then and, in particular, it didn't agree that there had been any issues with its cards going out automatically at the time.

HyperJar told us during our investigation that it had issues sending cards out automatically at the time. It's now told us that this wasn't the case. Both can't be right. Ultimately, however, I don't think it matters because HyperJar also told Miss L's mother that its pop ups weren't working properly when her daughter's card was ready to be renewed. In other words, I'm satisfied that Miss L's card renewal wasn't as smooth as it should have been either way. And that this meant she was without a card for much longer than she should have been.

Putting things right

Given everything I've said, I remain of the view that HyperJar should pay Miss L an

additional £85 in compensation on top of the £15 it has already paid. That's because I'm satisfied HyperJar's mistakes meant she was without her card for almost five months which in turn has knocked her confidence.

My final decision

My final decision is that I uphold this complaint and require Modulr FS Limited to pay Miss L an additional £85 in compensation on top of the £15 that it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 6 February 2026.

Nicolas Atkinson
Ombudsman