

The complaint

P is a company, which has brought this complaint through its director, who I'll refer to as "Mr S".

P complains that, due to an error on the part of Tide Platform Ltd ("Tide"), it was unable to use the mobile banking app or access its account for several weeks. Mr S says this led to significant business losses and fines and meant that P was unable to pay suppliers, staff and contractors.

What happened

In June 2025 Mr S says that he tried to request a new bank card from Tide, but he was unable to access P's business account through the Tide app. He needed to update his tax details but was unable to do so. The app was blocked. Tide said that it temporarily removed the block the following day, but that the requested information would need to be provided within three weeks.

On 1 September 2025 Mr S contacted Tide because the app was again asking for tax information but showing an error message when Mr S tried to enter it. Tide's records show that it raised an internal IT query, but it also closed the live chat with Mr S and did nothing further.

Mr S contacted Tide again on 8 September 2025 with the same issue. Tide suggested that Mr S delete and reinstall the app. On 9 September 2025 said that it had successfully implemented a workaround; from that point, it believed the issue had been resolved.

Mr S complained on behalf of P. Tide said in reply that it accepted it had wrongly closed the live chat on 1 September 2025 – before the app issue had been resolved – and that Mr S had had to explain things afresh when he had contacted Tide a week later; that should not have been necessary. Tide offered to pay P £200 in recognition of those matters.

Mr S did not accept Tide's offer and referred P's complaint to this service, where one of our investigators considered what had happened.

The investigator noted that Mr S had said he was unable to use the app or access P's account for nearly two months, from 1 August until 27 September 2025. But payments were made from the account in July and August 2025, and the investigator concluded that the account was unavailable from 1 to 9 September only. The investigator concluded too that, whilst Mr S had referred to losses of £10,500 to £12,500 (from an initial claim of around £3,500), she was not persuaded that P had shown any link between Tide's actions and any actual financial loss which it might. She concluded that Tide's offer of £200 was fair and reasonable in all the circumstances.

Mr S did not accept the investigator's assessment. As well as alleging bias and inexperience on the part of the investigator, he provided further documents which, he said, showed that problems with the account had continued after September 2025 and that P's losses had

continued to rise. He said he thought P should receive an award of £30,000 to £40,000. He asked that an ombudsman review the case.

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.

Mr S has provided lengthy and detailed submissions on behalf of P, both in bringing this complaint and in response to the investigator's assessment. In doing so, he has sought to show that Tide's actions caused significant financial loss to P.

The Financial Ombudsman Service was set up as an informal dispute resolution service, providing a relatively quick and informal alternative to the courts. In keeping with that role, my own comments will be relatively brief – focusing on what I consider to be the main points in issue. I do not mean any discourtesy by that, and I acknowledge that Mr S has spent a lot of time and effort in making P's case. And the fact that I have not commented on any particular argument does not mean that I have not considered it very carefully.

The first issue I need to consider is whether Tide's actions meant that P was wrongly restricted from using its business account. Tide has acknowledged that, when the account was restricted in early September 2025, it did not handle things as well as it could have done. There was, as a result, a delay in restoring access through the app.

For the reasons explained by the investigator, however, I am not persuaded that access was limited other than between 1 and 9 September 2025. There were successful transactions before and after those dates.

Having decided that there were – as Tidal acknowledges – delays in restoring app access, I must consider what, if any, financial effect that had on P. Mr S has referred to an HMRC fine, an inability to pay suppliers, employees and contractors and to lost business. Having considered very carefully about what he has said, however, I am not persuaded that he has shown any link between the losses which he says P has suffered and the actions of Tide.

Much of the evidence which Mr S has provided seeks to show that P's business is substantial and growing – such that an inability to use a business account would have a significant effect. That may be the case, but P's account statements do not suggest that. For example, transactions through the account in August 2025 were just £123; that is fairly typical for most of the time the account has been open. In the circumstances, I think it most unlikely that restricting use of the account would have had the effect Mr S claims. And, whatever the true size of the business, Mr S has not shown that Tide's actions caused any actual financial loss at all.

In my view, therefore, Tide's offer of £200 is fair and reasonable and I simply leave it to Mr S to decide whether, on reflection, P should accept it – assuming it is still open for acceptance.

My final decision

For these reasons, my final decision is that I do not uphold P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask P to accept or reject my decision before 16 March 2026.

Mike Ingram
Ombudsman