

## The complaint

Mrs S complains that Bank of Ireland (UK) Plc trading as Post Office Financial Services prevented her from opening another savings account and provided poor customer service.

## What happened

Mrs S explains that she'd contacted Bank of Ireland about paying money into a fixed rate savings account she intended to open. And was told that she could do this through her existing instant savings account. She says that she paid cheques into her instant savings account. But she was unhappy to be required to provide a linked current account with another financial business when she tried to open the fixed rate savings account. And also, to be asked for information about her 'savings goals.' She didn't open the account and believes that Bank of Ireland should compensate her for the loss of interest and for her inconvenience. And that it should have found recordings of her calls before assessing her complaint.

Bank of Ireland didn't uphold her complaint. It said that having a linked current account was a requirement for opening the fixed rate savings account. And was set out in the terms and conditions. It hadn't been able to find any recordings of calls with Mrs S and it apologised if it didn't accurately set her expectations. It said it could look for any call recording again if Mrs S provided more information about the date and time. Bank of Ireland said that it collected information about savings goals as part of its obligation to comply with regulations and to 'know your customer.'

Our investigator didn't recommend that the complaint be upheld. She said that the general savings account terms and conditions stated:

*"When you open or hold a savings account with us, you'll need to have a UK bank or building society current account linked to it. This is known as your linked account. Your savings account must be linked to a current account"*

And that:

*"We may close your account by giving you at least 30 days' notice if you don't provide a suitable linked account and/or email address."*

Our investigator said she'd listened to the recordings of calls with Mrs S that had now been provided by Bank of Ireland. She said that Mrs S hadn't been told she didn't need a linked account to open a fixed rate savings account during the calls. She'd been told that she could pay cheques directly into her instant savings account and then transfer from this account into a new account. So, no incorrect statements about the need for a linked account had been made.

Bank of Ireland had told this service that the questions about savings goals were 'optional' and that there was an 'other' option given to answer online. And the related text box could be completed with for example 'not applicable' and the application would still proceed.

She said that as no mistake had been made there was no basis for Mrs S to be compensated including for loss of interest.

Mrs S didn't agree and wanted her complaint to be reviewed by an ombudsman. She didn't consider that the investigation had been fair and unbiased.

### **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 know Mrs S said she didn't want to provide more information to our investigator to pass on. And wanted an alternative method or to speak to someone else. I'm afraid we've already let Mrs S know that's not going to be our approach here. And Mrs S has been given the opportunity and means to send any more comments or evidence into this service. So, I consider I can fairly now assess her complaint. I also need to say that this service isn't the regulator and doesn't have a role in setting specific processes for Bank of Ireland.

Mrs S believed that she didn't need a linked account to open a fixed rate savings account. And that's because she'd already been able to pay her cheques into her instant savings account using a deposit book she was sent. She didn't want a linked account.

But having such a linked account is part of the terms and conditions as referred to above. And I've not seen any evidence to support that Mrs S was given incorrect information about this by the staff she spoke to. I heard her raising a number of questions in one call. But that didn't include any question about the general requirement for a linked account. I don't think that it was an error that this wasn't then raised with her by the member of staff. I also note that in a later call when Mrs S was raising a complaint there was discussion about Mrs S apparently already having a linked account for her instant savings account.

Bank of Ireland asks a number of questions as part of its online application process including about savings goals. That's a matter for its discretion and I don't have a basis to think that this process was unfairly applied here. It was up to Mrs S to decide if she then wanted to pursue her application or not. Bank of Ireland has also further clarified that giving detail about savings goals is optional.

Bank of Ireland didn't find the relevant call recordings when it looked into Mrs S' complaint. And Mrs S was fairly able to pursue her complaint with this service as she didn't agree with the outcome from Bank of Ireland. The recordings that we since obtained have helped me with my assessment. And to determine that no mistake was made.

I understand that Mrs S had already paid a significant amount of money into her instant savings account. And felt she was then prevented from opening a fixed rate savings account and has missed out on a higher interest rate. But for the reasons I've given I don't find that Bank of Ireland made a mistake or acted unreasonably. And so, I won't be asking it to do anything further or compensate Mrs S as she wants. I know she'll be disappointed with my assessment.

**My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 22 May 2026.

Michael Crewe  
**Ombudsman**