

## **The complaint**

Mr P complains that he couldn't find his savings account with Yorkshire Building Society (YBS) when he logged in and of the way he was treated when he called to query this.

## **What happened**

In January 2025 Mr P contacted YBS as he couldn't find his savings account online, which has a substantial amount in it. After speaking to an adviser, they were able to tell Mr P that the account did exist and how to get to it online. On 11 March 2025 he contacted YBS as he needed to check the balance and the interest rate. However again he couldn't log on. When he spoke to the adviser, they said that he had a savings account but this had been closed down. They asked if he had printed evidence of the account. Mr P asked to speak to a manager as he had been able to access this before. The adviser said the manager would only say the same thing.

Mr P was called back by a team leader who again told him the account couldn't be traced. But then a while later, on the same day the team leader called and explained that the account had been traced, as it was under a slightly different name and address.

Mr P called to make a complaint and explained he had a medical condition and was very unhappy with the way he was spoken to.

YBS said the adviser didn't understand the magnitude of not being able to locate Mr P's account, and that they should have raised a complaint for him (but didn't initially). It sent him a final response letter in April 2025 and offered compensation of £100. Mr P didn't accept this, but at the time didn't want to pursue it further. However later having taken legal advice he said he had been advised to refer his complaint to this service. On sending its file to us, YBS increased its offer to £200, which Mr P didn't accept.

After review by our Investigator, they proposed an increase in the compensation award to £300.

YBS didn't accept this as it felt it didn't fall within the range of awards we make in this sort of case.

The matter was passed to me for an Ombudsman's consideration. I issued a provisional decision. In it I said that an award of £200 is fair and reasonable.

Mr P didn't agree and had a long telephone call with our Investigator which I have listened to.

## **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.

The following were my provisional findings:

*"I've listened to the calls between Mr P and YBS. Having spoken to an adviser in January and saying that he wasn't able to access his account online, I've noted that adviser was quite easily able to tell Mr P how to access the account."*

*I understand that Mr P had savings accounts (closed and open) under two references, because they were under slightly different surnames (he was known by a double barrelled name, but had registered initially with just the first part of the name). The address was also slightly different. But my understanding is that this was something the adviser who he spoke to in March should have been able to find out, especially as he had given his full name. However Mr P was effectively told he'd made a mistake and didn't have an open account.*

*I fully understand Mr P's distress at the way he was treated. That he felt dismissed for being elderly. Further that he was asked to prove he had savings when all his account details were online. As this was a substantial sum, I understand this would have made him anxious. I also understand that he has a medical condition.*

*The calls on 11 March, with the first adviser Mr P spoke to, could in my view have been handled better. In particular Mr P felt he was being accused of being a liar when he spoke about the call in January. He also felt patronised when he asked to speak to a manager and was told he would get the same answer. YBS accepted this in its response to Mr P's complaint. And although the team leader he spoke to was sympathetic, they couldn't initially find the account.*

*I have to consider what the appropriate resolution is to this matter. I'm aware that it's not just about monetary compensation for Mr P. But my powers are limited. As YBS has given feedback to the adviser concerned it is appropriate in my view to award compensation.*

*I have taken into account the issues Mr P had with the calls to the adviser in March. And that YBS should in my view have been able to trace the account straight away as the adviser on the call in January did. I have also considered our awards in cases where there was a serious error (here not being able to trace the account and not believing Mr P) and how long it took to resolve.*

*I'm aware that Mr P had several phone calls with YBS after making his complaint, but I don't find that there were any issues with those calls*

*The issue was resolved on the same day and Mr P didn't suffer any financial loss. YBS has offered compensation of £200. I understand our Investigator proposed that YBS increase this to £300. But taking into account awards we've made in similar cases I have to be consistent and say that an award of £200 is in my view fair and reasonable."*

*I'm sorry that Mr P was upset by my provisional findings. To be clear, I have to be impartial so I have to assess both parties' evidence fairly. I do consider relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time. But they don't override my duty to decide what's fair and reasonable in the circumstances of the complaint.*

*I think I made my findings clear with regard to the telephone calls Mr P had with the one particular adviser on 11 March. I have relistened to those calls and I accept that he was spoken to in a patronising way, suggesting that he was mistaken about the existence of the account. And he was denied access to a manager.*

*As regards the impact on Mr P, I think it was reasonable for YBS to expect that, having found the account in question, the error was resolved. I note that the Team Leader he subsequently spoke to said Mr P should now be able to trace the account with the customer number and the account number, both of which they supplied. If Mr P is still having difficulty logging into the account, he should get back in touch with YBS.*

*Turning to the award, we do have guidelines which Businesses are aware of, and which we encourage them to use when considering compensation. The guidelines are on our website. An award between £100 and £300 might be suitable where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out.*

As I've said, I've taken into account that the problem, of access to the account, was sorted out that day. The compensation reflects the way Mr P was treated in his calls with the initial adviser on 11 March. I'm sorry that it has continued to cause him anxiety, but I think YBS should reasonably have believed, having regard to our guidelines, that the financial award was appropriate. On the question of similar cases I accept that facts can be different in every case, but I noted in my provisional findings cases where there was a serious error and how long it took to resolve. The adviser has been given feedback, and I don't think it reasonable to expect YBS to have taken any other action.

I remain persuaded by my provisional findings. Those findings are now final and form part of this final decision.

### **My final decision**

YBS has already made an offer to pay £200 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Yorkshire Building Society should pay £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 March 2026.

Ray Lawley  
**Ombudsman**