

The complaint

Mr E complains about how a welcome bonus on his account was paid by Investengine (UK) Limited and about issues he had with authentication and logging into his account using the app.

What happened

In May 2025 Mr E complained to Investengine when he noticed some issues with the payment of a welcome bonus into his account. He saw a total deposit of £671 in his account but this was soon changed to an amount of £50.

Investengine apologised and said the £671 was a system error so the amount had been corrected to £50 which they said was the bonus Mr E was eligible for.

Around the same time Mr E had trouble accessing his account using the Investengine app.

Investengine said they had provided step-by-step guidance to help restore access, but this didn't work. While accepting there was a problem, they said Mr E was still able to access his account via the desktop web platform. To apologise for the inconvenience Investengine offered a payment of £25.

Mr E remained unhappy so brought his complaint to our service where one of our Investigators looked into what happened. They thought the £50 bonus payment was correct and explained that the £671 payment had been caused by a technical glitch. They also thought the £25 offer was a fair payment for the service received.

Mr E disagreed saying he was entitled to a bonus payment of £150. Because an agreement couldn't be reached the matter has come 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.

Mr E has provided a lot of information about the complaint and it's clear how strongly he feels about what happened. I want to assure Mr E that I have read and considered everything that has been provided even if I don't mention it all in detail. I have summarised some things which reflects the informal nature of our service.

Looking at what happened I'm satisfied the welcome bonus payment of £50 is correct.

When dealing with Investengine Mr E said the bonus was an 'Affiliate MoneySavingExpert Bonus'. From the available information this bonus was a payment of £50.

Mr E has provided information about a different welcome bonus scheme with a different level of payments. However I'm satisfied the correct bonus payment of £50 has been made for the type of transaction made by Mr E.

Investengine has said there was a system problem which led to the total payment of £671 being made to Mr E's account. Whilst I can't say what caused the problem, I can see that the transaction was corrected in around ten minutes. I know this must have caused some confusion for Mr E but the higher payment isn't something he was entitled to receive.

It must have been annoying for Mr E when he couldn't access his account using the Investengine app. And it was frustrating when the solution provided by Investengine didn't seem to work. However Investengine say Mr E was always able to access his account using their website.

Investengine told Mr E they would be back in touch once the problem had been fixed, however this wasn't followed up as it should've been. For this oversight Investengine have offered a payment of £25. And looking at what happened, and the inconvenience caused, I think it's a fair offer to put things right.

Everyone experiences inconvenience in our day to day lives and a certain level of minor frustration and annoyance is expected. I haven't seen any persuasive evidence that what happened with Mr E and the authentication issue was much more than a minor inconvenience of everyday life, especially taking into account that access was available using the website. Investengine say they didn't hear from Mr E for several months after the issue was first reported so it seems that the impact of what happened was minimal, though of course it was annoying.

Having carefully considered everything that happened I'm satisfied the offer of £25 is a fair and reasonable way of resolving the complaint. Mr E was put to some trouble with what happened with the authentication issue, but I think the £25 is fair compensation for that trouble. And I'm satisfied that the correct welcome bonus of £50 has been paid and that the problems with that payment were rectified quickly.

Putting things right

Investengine (UK) Limited should pay Mr E £25 for the inconvenience of what happened.

My final decision

Investengine (UK) Limited has already made an offer to pay Mr E £25 to settle the complaint, and I think this is fair in all the circumstances.

So my decision is that Investengine (UK) Limited should pay Mr E £25.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 27 March 2026.

Warren Wilson
Ombudsman