

## **The complaint**

Mr & Miss M complained that Cynergy Bank Plc didn't provide accurate information when enquiring how to make a payment into their new Online Easy Access account.

As Mr M was the complainant, I will refer to just him throughout my decision for ease of reading.

## **What happened**

Mr M contacted Cynergy on 10 August via the secure message function to ask for his account details so he can credit his new account.

Cynergy replied on 12 August, but its response informed Mr M on how to add a new beneficiary to transfer externally, not how to credit the account.

Mr M called Cynergy on 12 August to ask for these details again and was provided with the correct information. He also logged a complaint about the service received.

In the final response, Cynergy acknowledged it caused inconvenience when it did not answer Mr M's query on 10 August and offered £30 compensation.

Mr M remains unhappy, so raised a complaint with this service. He said Cynergy sent a disclaimer to sign and post back, in order to accept the compensation. Mr M said this would have led to even more time spent on his complaint in addition to the extra phone call. He said £30 is not a reasonable level of compensation to acknowledge the error.

In addition to this, Mr M said Cynergy didn't ask if he had any vulnerabilities during the interaction and that the stress impacted his current health condition.

The investigator said whilst £30 is in line with what this service would usually award for a small error, Mr M's health condition is exacerbated by stress, therefore £50 is more appropriate.

Mr & Miss M accepted the decision.

Cynergy said £30 is fair and reasonable for the error made, and it wasn't willing to increase the compensation at this stage. It asked for an Ombudsman to decide.

## **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.

It's important to note when considering compensation, this service will review each complaint on its own merits. The same error can impact customers differently, therefore it's important to take an individual's circumstances into account when deciding what's fair and reasonable.

I was sorry to hear Mr M's health condition is worsened by stress, and I appreciate that the

error could have caused further detriment to his health. I'm satisfied that whilst I agree that £30 would usually be a reasonable amount, Mr M had personal circumstances which meant the error may have impacted him more significantly.

Mr M had been provided with incorrect information, which led to further time spent on the phone trying to resolve his query.

After issuing its final response, Cynergy asked Mr M to sign a disclaimer which he had to send back to receive the compensation. Whilst this service can't ask businesses to change their processes, I can consider if it causes impact to a customer.

Had Cynergy responded appropriately when Mr M first contacted it, the time spent on the phone resolving his query and logging a complaint could have been avoided. In addition to this, Mr M would have had to spend even more time posting the disclaimer back, to accept the compensation offered. I don't think that £30 is reasonable compensation to account for the error made by Cynergy.

Taking the above into account, I think £50 is a fair and reasonable amount to acknowledge the impact of the error made by Cynergy.

### **My final decision**

For the reasons outlined above, I uphold this complaint.

I require Cynergy Bank Plc to pay Mr & Miss M £50, for the stress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Miss M to accept or reject my decision before 31 March 2026.

Jessica Lees  
**Ombudsman**