

## **The complaint**

Mr S complains that Tandem Bank Limited failed to include essential account information on its banking app and failed to provide appropriate support when he enquired about this issue.

## **What happened**

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving my reasons for my 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.

I'd like to start by saying that I've considered all the arguments and evidence provided by both parties, but in this decision, I'll be referring to and focusing on what I consider to be the main points. No discourtesy is intended by this. We aim for our decisions to be as concise as possible.

Having done so, I'm not upholding this complaint. So I won't be awarding Mr S the compensation he seeks because:

- Tandem has explained that the omission of Mr S's account number and sort code from his online banking app was done so by design, and it seems to be a commercial decision the bank has made. I realise this was inconvenient and frustrating for Mr S, as this is information he can usually access via other banking providers. It isn't within this service's remit to influence Tandem's process and commercial practices. So I can't fairly conclude that the bank's decision to omit this information was unfair.
- I've listened to the call Mr S made when he contacted Tandem to query this omission. I'm satisfied that the adviser responded and supported Mr S appropriately. And I don't find it unreasonable that the adviser engaged in some troubleshooting first – with a view to resolve the issue quickly. I also don't agree with Mr S's position that the adviser spoke too quickly.
- Mr S is unhappy that the adviser requested screenshots of the problem to pass to Tandem's IT team. I'm satisfied this was a reasonable step to take, given the problem couldn't be resolved over the phone. It was Mr S's refusal at the time that prevented Tandem's investigation into the issue from being progressed.
- Mr S expected the adviser to be able to explain why the information didn't appear on his banking app. I'm satisfied though that the request for screenshots was the appropriate way to investigate the matter, otherwise it's likely the adviser's response may have been based on a presumption rather than fact. I've also seen no evidence that the adviser was likely already aware of why Mr S couldn't view his account number and sort code, so I don't find it unreasonable that Tandem couldn't provide an explanation immediately.

- Mr S was provided with his account number and sort code over the phone. So I'm satisfied that the bank's decision to omit this information from his banking app caused no detriment.

So I won't be asking Tandem to do anything in relation to this complaint.

**My final decision**

For the reasons explained above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 13 April 2026.

Abdul Ali  
**Ombudsman**