

The complaint

Mr C complains that Coventry Building Society caused him distress when it was unable to find his savings account when he called to check funds he'd transferred to it had been received.

What happened

Mr C contacted Coventry on 15 December 2025 to confirm that a transfer he'd made to his 5 Access Saver account from another financial institution had been received.

Coventry was initially unable to find the account with the information he provided.

This was because Mr C gave account numbers for closed accounts instead of the 5 Access Saver he wanted to check.

Additionally, when the 5 Access Saver account was opened online there was a slight difference in the address used which resulted in a new customer profile being created. This meant the new account wasn't linked to his old profile (and the closed accounts).

Our investigator listened to the call and said she understood that Mr C would have been alarmed when Coventry couldn't initially locate the 5 Access Saver account to confirm the transfer he'd made had been received. However, she said it was found within a short time and felt the £50 compensation paid to him was fair and reasonable.

Mr C also complains that Coventry told him he set the account up online, he said this isn't accurate as he always opens new accounts over the phone.

Coventry provided our investigator with recordings of calls from 5 October 2023 in which he was advised the account was an internet account and could only be set up online. On a later call the same day Mr C confirmed he had done this.

Our investigator didn't think Coventry needed to do anything more.

Mr C didn't agree and asked that his complaint be referred to an ombudsman.

What I've decided – and why

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Having done so I won't be upholding this complaint and I'll explain why.

There's been a lot of detailed correspondence around the evidence for which I'm grateful. But this is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all the evidence provided by both sides has been considered.

I've listened to the call during which Mr C asked to confirm safe receipt of the funds he'd transferred from another provider.

The confusion arose when Mr C initially provided the adviser with incorrect account numbers. The details he provided were for closed accounts.

Coventry was able to confirm the account and related balances when Mr C provided the adviser with the correct account number.

As the 5 Access Saver Account was linked to a different profile to the closed account numbers he provided, the adviser was required to take Mr C through security again, however this was done quickly.

Mr C received the transfer and balance confirmation within four minutes of the correct account number being provided, and within ten minutes of the call starting.

I understand the initial problem finding the account was worrying for Mr C, but I don't think that was because of a mistake Coventry made. And I don't think the time taken to resolve the issue was unreasonable.

Coventry paid Mr C £50 compensation for distress and inconvenience which he didn't think adequately reflected the distress he experienced.

Our website provides guidance on how we recommend what compensation we think a business should pay in the event of distress or inconvenience.

Typically, an apology or small monetary award will fairly compensate a one-off incident.

Coventry has paid Mr C £50 in recognition of the distress he says he experienced. I think this is fair and reasonable, and so I won't be asking it to do anything more.

Coventry provided this service with call recordings from 5 October 2023 in which Mr C was advised that the 5 Access Saver Account was only available online, and in which Mr C confirms he has completed the online application.

I am satisfied that Mr C did complete the account application himself online.

During a call made the same day, but after the account had been opened, an adviser explained to Mr C that the address he'd used differed slightly from the existing address it held for him, and so a new customer profile had been created.

Mr C confirmed he was aware of the discrepancy as it also existed with mail carriers. He went on to explain it was because his building was split into flats. He confirmed he was happy to leave the address as he had input it during the online application.

Coventry has explained that it isn't possible to merge the profiles as Mr C no longer has any active accounts linked to the old profile. I appreciate this isn't ideal, however I don't think this will cause Mr C any issues as he has the correct account number to quote when he calls

Coventry in the future.

For the reasons I've explained I won't be asking Coventry to do anything different.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 April 2026.

Petina Edwards
Ombudsman