

## **The complaint**

Miss A complains that she was provided poor service by Julian Hodge Bank Limited trading as Hodge when she was looking to move her ISA to another provider.

## **What happened**

Miss A's ISA with Hodge was due to mature on 20 October 2025 so she contacted Hodge to start the process to move it to another provider on 3 October 2025.

On 10 November 2025 Miss A contacted her new provider who informed her that the transfer was still outstanding – Miss A was expecting it to have been completed by 7 November 2025.

Miss A complained to Hodge because she said her new provider hadn't been sent the transfer history form for her new provider to be able to allocate the funds to her account.

Hodge looked into matters, it confirmed that the transfer had taken place on 20 October 2025 as expected and said the transfer history form was also posted to the new provider on the same day. It confirmed the new provider contacted it chasing the form and it had confirmed to the new provider that it had posted the transfer history form.

Hodge acknowledged it hadn't replied to further chasers from the new provider and the transfer history form was then only emailed again on 18 November 2025. It apologised for the poor service but said the transfer had been made successfully and as the date on the transfer history form was 20 October 2025 the ISA account would be backdated by the new provider so Miss A wouldn't lose out on any interest. Hodge partially upheld Miss A's complaint and offered her £25 in compensation in recognition of the trouble this caused.

Miss A didn't agree so referred her complaint to this service. She requested significantly more compensation for the distress and inconvenience caused and for the loss of interest while the funds were missing.

On referral to our service Hodge offered to increase the compensation to £75 but Miss A rejected it as she didn't feel it was enough for the distress and inconvenience caused to her by the poor service.

Our Investigator considered matters. He said while there hadn't been a loss of interest, and Hodge had provided the correct transfer date on the transfer history form, he still felt Hodge should do more to compensate Miss A for the distress and inconvenience caused and asked it to pay Miss A £100 in compensation.

Miss A didn't agree, she didn't think the compensation was sufficient and asked for it to be reviewed by an ombudsman. So it has been passed to me 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.

First, I'm very aware that I've summarised this complaint in far less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

Having considered all the information on the matter I've come to the same conclusions as the investigator for largely the same reasons. I'll explain why.

Hodge acknowledged the poor service when it received contact from the new provider about the transfer history form. That led to a delay in processing the transfer. It also meant that Miss A had to contact Hodge to find out what was going on.

Hodge initially said it had correctly completed the transfer and updated the new provider, it also suggested that the transfer history form wasn't required to process the transfer. But then accepted it hadn't replied to chasers from the new provider.

Hodge explained it had correctly completed the transfer and updated the new provider by post, but it later accepted it hadn't replied to the new provider, and this caused a delay in the completion of the transfer. While there was a delay the transfer history form was correctly dated and so there was no financial loss caused by the delay as the new provider would have been able to backdate the transfer with the information provided on the transfer history form.

Having reviewed the contact notes, I agree with Hodge and Miss A that it didn't provide the best service. Miss A had to make a number of calls and would have been on the phone for a significant period while the call handler tried to find out what was happening with the transfer. But I think it's fair to say Hodge in the call helped to rectify matters by emailing the form to the new provider.

Miss A subsequently had problems when contacting Hodge to discuss her complaint. It apologised and later increased its offer of compensation to £75. Our investigator didn't think this was enough for the distress and inconvenience caused to Miss A.

Miss A thinks £300 would be a more reasonable way of putting things right. But, on balance, I don't think it would be fair to ask Hodge to do anything more than what the investigator suggested.

Our compensation awards for non-financial loss are not calculated based on the time a customer spends addressing the issue or on an individual's hourly rate. Instead, they are based on what we consider fair and reasonable given the circumstances. It was right Hodge apologised for the mistakes and poor service it provided and having reviewed the circumstances I think £100 is a fair and reasonable amount to pay.

I say this because I think £100 fairly reflects the inconvenience and distress caused to Miss A when she realised on 10 November 2025 that the transfer hadn't completed as she expected and had to make contact with Hodge on a few occasions to get an update.

Miss A was inconvenienced by Hodge's poor service, and I can understand her frustration with the time she had to spend on this matter. There was also a delay in transferring the cash ISA, but this didn't lead to a loss of interest from what I have seen. Hodge

acknowledged the mistakes it made and apologised for them, explaining what had happened and why.

Miss A is also unhappy that Hodge didn't communicate with her as she was expecting when she complained. DISP (Dispute Resolution Rules) sets out the jurisdiction of the Financial Ombudsman Service. In broad terms, a person needs to be a customer of the business and be complaining about something in relation to what is called a 'regulated activity'. Regulated activities are defined by the Regulated Activities Order (the RAO) and incorporated into DISP. The activity of handling a complaint isn't amongst them. As a result, a complaint about the way a business has responded to a complaint isn't something that falls within the scope of our rules.

That means that, under our rules, we have no power to consider how Hodge addressed the complaint. I don't want Miss A to think that's down to a technicality. I can only work with the rules of the Financial Ombudsman Service, and if I were to decide the merits of this aspect of her complaint, I'd be acting outside my statutory powers. Any decision I reached on it would have no standing and Hodge could quite legitimately disregard it.

Overall, I find Hodge needs to do more to put things right for Miss A and I think £100 fairly reflects the inconvenience and distress caused to Miss A.

### **My final decision**

For the reasons I've explained, I uphold this complaint and Julian Hodge Bank Limited trading as Hodge should pay £100 to Miss A if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 15 May 2026.

Jag Dhuphar  
**Ombudsman**