

complaint

Mr S complains that Ulster Bank Ltd didn't treat him fairly when he lost his debit card – it made it difficult for him to get hold of his money.

background

Mr S says that Ulster Bank didn't help him when he lost his debit card. He says it made it difficult for him to withdraw his money, it told him he needed to buy a smartphone in order to access and particular banking app, and it took a long time to send him a replacement card.

Ulster Bank rejected this complaint. It said it gave Mr S an emergency cash code (ECC) when he told it he'd lost his card. And this code enabled him to withdraw money from a cash machine. It also said that he'd been able to use a banking app ("Get Cash") on his smart phone to access the money in his account – so it didn't think he'd had problems getting hold of his money. But it did give him £46 pounds in compensation; £16 because he said he'd had to buy a smartphone, and a further £30 as a gesture of goodwill.

Our adjudicator looked at this complaint and she said she thought it shouldn't be upheld. She was happy that Mr S had regular access to his account after he lost his bank card – he'd been able to make nearly 20 cash withdrawals over the short period in question. So she didn't think the bank had done anything wrong. And she noted that the bank had sent him a replacement card as soon as it could.

Mr S disagreed and he asked for an ombudsman to issue a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I have to tell Mr S that I think the adjudicator has reached the right outcome here. And I think the adjudicator has set out the position very clearly so there's very little I can usefully add to what she's already said.

When a customer loses their bank card, Ulster Bank issues an ECC – this allows the customer to use a cash machine to withdraw money until they receive their new bank card. The ECC is intended to be used once because the new bank card should be received very quickly.

On this occasion, I can see that Mr S used the ECC seven times in ten days – and he withdrew £380. So I don't think that Ulster bank did anything that stopped Mr S accessing his account or his money.

I've looked at why he needed to use the ECC so many times – was there a delay in him receiving his new bank card? But I don't think there was. Mr S hadn't told Ulster Bank that he'd changed his address – so the bank arranged for the new card to be sent to his branch and the branch arranged for it to be delivered to him at his new address. It used a next day delivery service. So I'm happy that the bank did all it could to get him his new bank card as quickly as possible – I don't think it could've done anything more.

Mr S says he was told to buy a smartphone by the bank so that he could use a mobile banking app. He says the app didn't work and he sold the phone at a loss. The bank says it

initially accepted Mr S' version of events and it paid him some money to compensate him for the loss he made when he bought the phone. But it then said that further analysis showed Mr S had successfully used the banking app, presumably on another smartphone, on more than 10 occasions in June 2015 – and he'd been able to make cash withdrawals of more than £1,100. So I've carefully looked at Mr S' bank statements to see what actually happened and I have to say that I agree with the bank on this occasion – I can see that all ten individual cash withdrawals were initiated using the mobile banking app. So I can't see that the bank did anything that prevented Mr S from accessing his own money.

So taking everything into consideration, I'm rejecting this complaint. I'm happy that in the short period after he reported his bank card as lost, Mr S was able to make nearly 20 cash machine withdrawals using ECCs or his mobile banking app – so the bank didn't make it difficult for him to access his money. And the bank did everything it could to give him his new bank card as quickly as possible. I've noted that Ulster Bank paid Mr S £46 – and I won't be asking it to pay him anymore.

my final decision

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 S to accept or reject my decision before 9 November 2015.

Andrew Macnamara
ombudsman