

The complaint

Miss R has complained about the service Furness Building Society has provided in relation to the closure of her account.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the 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.

Having done so, I agree with the investigator's findings for broadly the same reasons. I will explain why.

- Miss R provided identification in May 2016 when she opened the account. I accept that Miss R says based on the information it already held *"it met the threshold level which any objective person would consider satisfactory"*. But having reviewed the terms and conditions I am satisfied Furness reserves the right to carry out further identification checks and request further ID if it feels it is necessary.
- So, I can't say Furness has done anything wrong or acted outside the scope of its terms and conditions.
- I have also been provided with an explanation of Furness' internal processes and procedures. And again, I am satisfied that it acted in accordance with them.
- As I am satisfied the bank acted in accordance with its terms and conditions and internal processes and procedures, I can't conclude it acted unreasonably or unfairly. So, I won't be asking it to do anything further.

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 Miss R to accept or reject my decision before 18 October 2023.

Jade Rowe
Ombudsman