

The complaint

Mrs P's unhappy with how Yorkshire Building Society (YBS) handled her request to change her postal address in relation to two savings accounts she held. Unfortunately, matters escalated to the point where Mrs P eventually closed her accounts before they'd matured and moved her savings elsewhere.

What happened

Mrs P called YBS on 20 March 2023 to let it know she'd changed her address. She wasn't happy that YBS wasn't able to change its records over the phone and told her she needed to write to it or visit one of its branches to make the change.

Over the course of the next two weeks, multiple calls were made either by Mrs P or YBS to get the outstanding issues resolved. These included Mrs P wanting written confirmation of her change of address and that a cheque YBS had sent to Mrs P hadn't been delivered to her and needed re-sending.

YBS sent its final response to Mrs P on 23 March 2023 (which it re-confirmed the following month). It apologised for the experience she'd had in trying to change her address and confirmed it would be updating its systems with her new address in the next three to five working days. YBS also confirmed both Mrs P's accounts would be closed, as she'd requested, without any loss of interest.

Still unhappy with YBS's response, Mrs P referred her complaint to this service. Among other things she felt YBS had been rude to her over the phone, causing her stress and anxiety, and that it had mis-handled her subsequent complaint. Our investigator considered there were aspects of the service provided by YBS that could have been better, but that feedback had been given to the individuals concerned and that YBS had acted quickly to resolve the issue of the missing cheque.

Mrs P didn't agree with the investigator's findings. As such, the complaint was passed to me to review afresh.

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 don't uphold the complaint. I'll explain why.

I recognise that Mrs P feels strongly that YBS has let her down. That's evidenced by the fact that she'd been a long-standing customer up until the events in question, yet felt she had little or no option but to close her accounts down. YBS accepts that the service it provided could have been better and has apologised to her. It's also confirmed it's provided feedback to the members of staff concerned about how they dealt with the problems Mrs P faced.

In terms of compensating Mrs P for her experience, I note that YBS closed both of her accounts down as she'd requested and ensured she didn't lose any interest despite this happening before they'd reached maturity.

I'm aware that Mrs P feels this is insufficient and that YBS hasn't gone far enough to help her. Having listened to the calls she had with YBS and taken account of her submissions, it's clear to me that the experience was frustrating and upsetting for her. I take the view that, on occasion, Mrs P was left with the feeling that some individuals she spoke to were being unhelpful and were disinterested in her situation. Whether or not that was actually the case, I can see how Mrs P got that impression.

Notwithstanding the apparent attitude of some of its members of staff, I can see that YBS attempted to act as quickly as it could once it became aware things had gone wrong and given the limitations of Mrs P holding branch-based accounts. In addition, some issues that arose were entirely down to events beyond YBS's control, chiefly Mrs P's non-receipt of correspondence in the post. I couldn't reasonably hold YBS responsible for that when post was correctly addressed.

In terms of its handling of the complaint itself, I see that YBS issued its final response letter to Mrs P three days after she'd complained. And it confirmed the position set out in that letter once again less than three weeks later. Both of those responses were sent well within the 8-week timeframe set out by the industry regulator, the Financial Conduct Authority, for dealing with complaints. I'm satisfied from the available evidence that YBS attempted to keep Mrs P informed of its progress, for example during the numerous phone conversations that were held, while it was looking into her concerns.

Taking account of all this, I find that YBS has acted fairly to put things right for Mrs P overall.

My final decision

For the reasons given, and while fully appreciating Mrs P's strength of feeling about the matter, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 8 January 2024.

Nimish Patel
Ombudsman