

The complaint

Mr A complains that he couldn't access his account with RCI Bank UK Limited online.

What happened

In September 2023 Mr A attempted to go onto RCI's website to view his account. But he couldn't access the website. He contacted RCI and spoke to a customer adviser. He was taken through a number of steps to try and access the website, but he was still unable to do so. He said he hadn't tried the mobile app as he didn't trust it. He managed to access the website over the following weekend so was able to carry out some transfers but he was still concerned at his inability to get through. He thought this was an indication that RCI might have ceased trading and his money wasn't safe

RCI checked with its IT department who said that it had a 100% uptime with zero failure rate. It had however had a number of calls that day from customers using the same internet provider (P) as Mr A, with the same problem.

Mr A disagreed, pointing out that he was able to access all other websites using P, and that P had told him there was no problem at its end. He said he also wasn't able to access the website on his mobile phone, which used a different internet provider. He felt that RCI wasn't telling the truth and asked that it compensate him for the distress caused to him and the time spent trying to resolve it. He was also told he would get a call-back by RCI's complaints adviser within 24 hours but didn't receive a call for 48 hours.

On referral to the Financial Ombudsman Service, our Investigator didn't think there was evidence that RCI was at fault in respect of its system, and that it had acted fairly in offering an apology for misstating the time when he would get a call back.

Mr A didn't agree, and the matter has been passed to me for an Ombudsman's consideration.

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.

In doing so, where any evidence is incomplete or contradictory, as some of it is here, I have to make my decision on what is most likely in my opinion to have happened.

When Mr A first contacted RCI to tell it of his problems in accessing the website, it referred the matter to its IT department who reported back as follows:

- The site is up and healthy. They accessed it from multiple devices and there were no monitoring errors.
- Also checked in [monitoring software] and RCI had 100% uptime with zero failure rate.

The customer adviser also told Mr A that it could have been P that was at fault due to the fact that there had been several calls that day from other customers with similar problems using P.

Mr A believes that it is RCI's system that was at fault. He bases that belief on the fact that:

- He was able to access all other websites.
- He had tried to access the website using his mobile phone but was still unsuccessful, and that uses a different provider.
- He checked with P who said there weren't any problems from its side.

Mr A's and RCI's evidence may appear contradictory, but I don't think it shows that the problem was most likely with RCI's system. Whilst I don't profess to be an IT expert, my understanding is that there was a problem with P and its access to RCI's website. So access to other websites may not have been affected. And I understand it's possible, according to internet chat forums, that the provider for his mobile phone may also have had difficulties. With regard to P's denial that the problem came from its side, I haven't actually seen evidence that that was the case.

I appreciate that none of this provides a definitive answer as to why Mr A was unable to access the website although I note that he was able to access it the next day. But I don't think it's likely in my opinion, that there was a fault in RCI's system.

Nevertheless even if there wasn't a fault I would expect RCI to work with its customers to try and resolve the problem for them. And, having listened to the calls Mr A made to the customer service and complaints advisers, I do think that they took reasonable steps to help Mr A. This included the offer to make manual payments over the telephone if he wanted. I appreciate that he didn't want to use the mobile app, but as RCI is an online bank, it would expect most of its customers to have use of the app. I think it was reasonable of it to suggest this to Mr A as an alternative way of accessing his account

I understand that Mr A was anxious that his money might not be safe, but I think that the fact that he was able to talk to a customer adviser, who was able to view and tell him the balance on his account should have reasonably allayed this anxiety.

Lastly Mr A was told that somebody would get back to him within 24 hours, but he had to wait 48 hours. I understand that RCI has a normal response time of two to three working days so he shouldn't have been told that it would be 24 hours. I note that RCI clarified this for him and apologised and I think that was a reasonable way of dealing with this.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 1 March 2024.

Ray Lawley
Ombudsman