

The complaint

Miss H is unhappy with several aspects of the service she's received from Starling Bank Limited.

What happened

Miss H opened an account with Starling and made a complaint shortly afterwards as she was unhappy with the music Starling played on their phone lines while calls were on hold. Miss H was also unhappy that Starling don't offer cheque books and that they don't put sort-codes on debit cards.

Starling responded to Miss H and explained that they were sorry she didn't like their choice of hold music but that they had no plans to change it. Starling also explained that they had made the commercial decisions to not offer cheque books or put sort-codes on their debit cards, and that they had no plans to change these things either. Miss H wasn't satisfied with Starling's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that Starling were entitled to make the decisions they had about the things which Miss H wasn't happy about. Miss H remained dissatisfied, so the matter was escalated to an ombudsman for a final 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'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

Miss H made several further points of complaint, beyond the three described in the preceding section, when she submitted her complaint to Starling. However, when Miss H referred her complaint to this service, she only referred the three points issues described above. As such, I've only considered the three points of complaint Miss H has explained to this service she remains unhappy with. And I haven't considered the other points of complaint which Miss H didn't refer to this service, given that it would be expected that she would have referred these other points to this service if she remained unhappy about them.

Miss H is unhappy with Starling's choice of hold music, and she wants Starling to change the music they play to callers while they are on hold. Miss H is also unhappy that Starling don't offer cheque books, and she wants Starling to offer cheque books to account holders. Finally, Miss H is unhappy that Starling don't print sort-codes on their debit cards, and she wants Starling to print sort-codes on their debit cards.

However, I'm satisfied that all three of these issues – the choice of hold music, the choice to not provide cheque books, and the choice to not print sort-codes on debit cards – are commercial decisions which Starling are fairly and reasonably entitled to make.

Miss H might not like the choices that Starling have made in these regards. But it doesn't follow from this that Starling have done anything wrong or acted unfairly by making these choices. And it isn't for Miss H, or anyone else, to tell Starling how they should operate in these regards. Rather, as explained, those choices are for Starling itself to make.

All of which means that I won't be upholding this complaint or instructing Starling to take any further action here. This is because, ultimately, if Miss H isn't happy about the operational choices that Starling have made, as described above, I'm satisfied that Starling shouldn't be fairly or reasonably compelled to make any changes to how they operate in these regards because of Miss H's displeasure.

I realise this won't be the outcome Miss H was wanting. But I trust that she'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 26 December 2023.

Paul Cooper
Ombudsman