

Complaint

Mr E is unhappy with the way Starling Bank Limited handled things after he told it an unauthorised payment had been taken from his account.

Background

In April 2023, Mr E travelled in a taxi booked using an app on his phone. His account was debited the cost of that journey - £19.78. On the same day, the same merchant also charged him £17.38. Mr E complained to Starling that there must've been an error and that one of these payments hadn't been authorised by him. He argued he had been charged twice for the same journey. The merchant eventually paid him a refund of £19.78 on 19 May.

However, Mr E was unhappy with the way Starling had dealt with things. He argues that it took too long for him to get his money back and the customer service he received was poor. Starling investigated his complaint, but it didn't agree to uphold it. It said that it had made reasonable attempts to investigate Mr E's concerns but that he hadn't always responded to their requests for information.

It contacted Mr E to ask for evidence supporting his claim. It wanted a screenshot of the taxi app to show what journeys were taken on the relevant date to see if Mr E had indeed been charged for one he didn't take. It requested this on 21 April and chased the request up on 26 April. He eventually contacted Starling on 3 May and was told by an employee of the bank that only one payment had been made to that merchant. This wasn't correct, so Mr E complained.

On 16 May, an employee of the bank tried to contact Mr E but wasn't successful. A follow up call was agreed for 18 May, but Mr E wasn't available for that. Starling had noticed that the payment of £17.38 was one that the merchant had attempted to take from Mr E's account over 100 times during a period of months prior to this date – so, however this situation arose, it wasn't a simple case of Mr E being billed twice for the same journey. As a result, Starling wanted to see the journey history from the point when the merchant first attempted to collect this payment. It requested this information on 18 May, but no reply was received. On 23 May, it issued its final response rejecting the complaint.

Mr E was unhappy with the response he received from Starling and so he referred his complaint to this service. It was looked at by an Adjudicator who didn't uphold it. Her reasons were broadly along the same lines as those of Starling. Mr E wasn't happy with the Adjudicator's view and so the complaint has been passed to me to consider and come to a final decision.

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've come to the same overall conclusions as the Adjudicator and for broadly the same reasons.

Mr E is unhappy at the length of time it took for Starling to investigate his concerns. But it has provided evidence to show that it attempted to contact him within five working days of being told of the dispute and multiple subsequent attempts to make contact with him. It did so because it wanted evidence from the taxi app to show Mr E hadn't made the journeys he'd been charged for. This is not an unreasonable request given that Mr E was anticipating a full refund on the basis that he'd been charged for a service that hadn't been provided to him.

As I understand it, Mr E didn't provide Starling with evidence that showed there was no journey associated with the disputed transaction. In the end, the merchant paid a refund to Mr E. I don't know why it chose to do so, but I don't think I can fairly say that Starling was the cause of the delay in Mr E being paid a refund he believed he was entitled to.

Overall, I've not seen any evidence, either in terms of the timescales or the interactions Starling had with Mr E, to suggest its customer service was poor.

Final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 17 November 2023.

James Kimmitt
Ombudsman