

## **The complaint**

Mr C has complained about the service he received from Masthaven Bank Limited relating to his savings account.

## **What happened**

Mr C contacted Masthaven to query how to change his password with it. He had attempted to do this online via the Masthaven website, but has stated that each attempt failed regardless of the password that he tried to use. Mr C said that, without him asking it to, Masthaven reset his password, sending him a new temporary one.

Mr C complained to Masthaven, highlighting three concerns. Firstly he stated that someone at Masthaven had rung him and asked for security details, which he said was an inappropriate practice in terms of basic security. Secondly, he said that his password was reset without him requesting this. Finally, he said the fact that he had already complained had been ignored.

Masthaven responded that the call from its representative was in line with its security policy. It pointed out that the representative had identified herself as a Masthaven employee and had offered Mr C the opportunity to call back using the number on Masthaven's website. It also stated that it had not reset Mr C's password without him requesting this. Masthaven explained that because it hadn't been able to assist Mr C over the phone, it sent him an email that explained how to reset his password, providing him with a temporary password, but did not automatically change it.

Masthaven agreed that it should have registered Mr C's dissatisfaction as a complaint when he first expressed it. It offered £50 as a gesture of goodwill.

Mr C said that Masthaven's response had misrepresented his complaint. He brought his complaint to this service.

Our investigator did not uphold this complaint. He noted that when the Masthaven representative rang Mr C, this was an attempt to ensure Mr C had access to his account prior to the business closing for the Christmas break. The investigator concluded that Masthaven had not reset Mr C's password, but had issued an email that contained a temporary password that would expire in 24 hours. His view was that the offer of £50 made by Masthaven for failing to initially register a formal complaint was a fair one.

Mr C disagreed with the investigator's findings. He stated that even if Masthaven's description of the temporary password was accurate, he had not requested a temporary password, and it was not appropriate of the bank to do anything with his password. Mr C said that Masthaven had ignored his complaint and instead chosen to reset his password.

Mr C also reiterated the subject matter of his complaint. Firstly he said that Masthaven had reset his password without being asked to do so, and without authorisation. Secondly he said that in responding to his complaint, Masthaven had misrepresented the complaint.

Our investigator responded to Mr C, commenting that after he'd raised a query about how to change his password, and had then declined to speak to the representative who called him, Masthaven sent an email with a temporary password, explaining how the password could be reset. Masthaven's alternative was to take no action until after the Christmas break. The investigator reiterated Masthaven's explanation that this did not automatically reset the password. Instead it offered guidance on how to change a password, whilst providing a temporary password that was valid for 24 hours. The investigator's view was that Masthaven had acted reasonably in this regard, in response to Mr C's request for assistance to change his password. He also stated it had acted fairly in attempting to resolve this matter before the Christmas break.

In terms of Mr C's comments that Masthaven had misrepresented his complaint, the investigator's view was that overall Masthaven had done nothing substantially wrong, and he did not recommend compensation.

Mr C responded to say that nowhere in Masthaven's email to him headed '*Temporary Password*' was it made clear that this had not changed his existing password, and it did not say that this was in response to his query about how to change his password. Mr C said that the inference was that his old password no longer worked. In his view, if this did not represent a reset of his password, Masthaven should have made that clear.

Mr C has also highlighted the wording used by Masthaven in its complaint response to him where it stated: "*You feel it was inappropriate for us to send you an email containing a link to reset your password*". He has pointed out that this email did not contain such a link. As such, Mr C has described the idea that a link was sent as a "*complete fiction invented by Masthaven whilst reinterpreting my original complaint*".

As a result, he considers that Masthaven's original investigation and response to his complaint was lacking. Mr C has clarified that he is not seeking compensation, but would like an apology from Masthaven for what he sees as a mishandling of his complaint. In the absence of an apology, he has requested that this case be passed to an ombudsman for review.

### **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.

It is clear that Mr C considers Masthaven handled matters surrounding his query about changing his password poorly. I acknowledge his comments that he is not seeking compensation, and that when he initially brought his complaint to this service, he asked that Masthaven apologise.

With regard to Masthaven's actions at this time, the first aspect of these which Mr C was unhappy with related to the representative who rang him and asked him for security details. I understand why Mr C felt he should act with caution when the representative rang. However, Masthaven has explained that it chose to call Mr C because this was shortly before the Christmas break and it wanted to attempt to resolve matters before its offices shut for several days. In my view it was reasonable of Masthaven to attempt to call Mr C to assist him, and for the representative to ask the security questions that she did. I note the representative also offered Mr C the option to call Masthaven back on the number on its website, and I consider this was a reasonable proposal for the representative to make.

Key to Mr C's dissatisfaction is the content of the email sent to him on 23 December 2022 entitled '*Temporary Password*'. Masthaven has said that when it sent this email, it had not

reset Mr C's password. Instead, this email gave Mr C a temporary password he could use to gain access to his account, following which he could change his password.

Mr C has highlighted that this email did not say that Masthaven had not changed his password. Neither did it say that the email had been sent by Masthaven in response to his query about how to change his password. He says the inference was that his old password would no longer work. I would agree that Masthaven's email on 23 December could have been clearer in this regard. However, taking into account that Masthaven was attempting at this time to assist Mr C to change his password, overall my view is that this email was a reasonable way of communicating with him about this.

The final element of Mr C's complaint relates to Masthaven's formal response to him about his complaint. He states that Masthaven misrepresented his complaint. In particular, he has highlighted Masthaven's summary of his dissatisfaction being that it was inappropriate for the bank to send him an email containing a link to reset his password. As Mr C says, Masthaven's 23 December email contained no such link.

I should explain that a complaint purely about the complaint handling of a firm is not a complaint about a financial service, and so would not fall within the jurisdiction of this service. However, I can consider a complaint where the subject matter is about an underlying financial service. Here Mr C is unhappy that Masthaven's summary of his complaint referred to a password reset link that in fact was not sent to him. Issues relating to whether or not a password reset link was sent to Mr C would constitute a complaint relating to a financial service. A complaint that related solely to an allegation that a firm had misrepresented a consumer's complaint when replying to it would not be something this service has the power to consider, as it would relate to the complaint handling of a firm.

With that said, I have considered in general the actions Masthaven took when dealing with Mr C's request to assist him to change his password. As I've explained, my view is that some of the communications Masthaven sent Mr C could have made matters clearer. And I note Mr C's comments that he was caused distress by Masthaven's actions. He has asked that Masthaven apologise to him. Although I appreciate this will come as a disappointment to him, on balance I do not consider Masthaven should be required to apologise to Mr C. Whilst I accept that it would have been preferable for its email of 23 December to confirm that Mr C's password had *not* been reset, my view is that overall Masthaven handled Mr C's query in a reasonable way. I understand Masthaven paid its £50 gesture of goodwill directly into a account held by Mr C. My conclusion is that Masthaven should not be required to take any further actions.

### **My final decision**

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 August 2023.

John Swain  
**Ombudsman**