

The complaint

Mrs A complains that Sainsbury's Bank Plc hasn't resolved the problems with its automated system through its telephone banking facility.

What happened

Mrs A opened a savings account with Sainsbury's. She said the account was supposed to be fully automated. But Mrs A complains that since November 2022, when using the telephone banking service, she has had to speak to an agent to carry out her transactions. Mrs A is unhappy as she says this means she has to wait to be put through to an agent.

Sainsbury said there is an IT issue affecting some customers. It said it had logged this with its IT team, but it couldn't tell Mrs A when the issue would be resolved. It paid Mrs A £50 in compensation for the inconvenience caused and later offered her an additional £50.

Mrs A didn't accept this. She would like a clear explanation of what the issue is and a time limit for its resolution. She doesn't think the account is fit for purpose and said it doesn't meet the expected criteria. As such, she would like Sainsbury's to pay her £500 for not supplying the service she signed up for and an additional £300 compensation for the inconvenience and trouble of having to go through a complaints process. Mrs A would also like to know why she didn't get a response from a manager as requested.

Our investigator didn't think the complaint should be upheld. She said Sainsbury's acknowledged its automated service had let Mrs A down and she thought it had paid fair compensation. Our investigator said the evidence shows speaking to an advisor doesn't cause any significant delays, and she was satisfied Sainsbury's is investigating the issue.

Mrs A didn't accept our investigator's opinion and says she hasn't been given an explanation of the IT issues which are causing the problem. And that the problem has been on going for around a year and she wonders when it will be fixed.

As an agreement couldn't be reached, the complaint has been passed to me to decide.

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 agree with the outcome our investigator reached and for similar reasons.

Sainsbury's acknowledged that there are issues with the automated system that's available via its telephone banking service. It also acknowledged that when Mrs A first encountered the problem, she had to wait a long time to be put through to an advisor to complete her transaction. What I therefore must consider is whether Sainsbury's has treated Mrs A fairly in the circumstances of this complaint. I'm satisfied it has and I'll explain why.

When things go wrong, we expect a business to put them right. It's not always possible to put the consumer back in exactly the position they would have been in had the error not

occurred. However, I expect Sainsbury's to ensure Mrs A hasn't lost out financially because of the error. And to address any practical or emotional impact it has had on her.

Sainsbury's explained that the problem impacting some of its consumers is that when using the telephone banking service, the system automatically transfers them to an agent, rather than putting them through the automated route. I appreciate Mrs A would like a more detailed answer than the one that's been provided, but I find the information sufficient in the circumstances. Furthermore, I don't think giving a more detailed explanation of what's causing the problems would change the position Mrs A finds herself in.

Sainsbury's has shown the issue has been logged with its IT team, and it has said the matter is still under investigation. I've not seen anything to suggest that isn't the case. Sainsbury's informed Mrs A it couldn't give a timescale for the problem to be resolved. I appreciate it's been several months since the issue was reported, but there's nothing more I could reasonably expect it to do to resolve the IT problem.

Sainsbury's suggested Mrs A use its online banking facility to operate her account. I appreciate Mrs A has her reasons for not using online banking, but I find it a reasonable alternative, which is still automated and allows Mrs A to complete transactions without having to speak to an agent and at a time that suits her. Ultimately, I'm satisfied Sainsbury's has done all it reasonably can to try to resolve things for Mrs A while it tries to fix the system issues.

It's not disputed that Mrs A has not received the service she expected. And I can understand how frustrating it is that the issue has persisted and it's not clear when it might be resolved. Sainsbury's has already paid £50 compensation for the initial delay Mrs A experienced while waiting to be connected to an advisor. It's also offered to pay an additional £50 compensation for the inconvenience Mrs A has faced. So, I've thought about whether this is fair.

I'm satisfied the IT issues haven't caused any financial loss to Mrs A. She has opted to continue to use telephone banking to operate her account even though she is aware of the alternative methods available to her. I don't think Sainsbury's needs to compensate for this. And while Sainsbury's has acknowledged one call took longer than expected (as mentioned above) it's shown that on average it takes two minutes to be connected to an agent. So, I'm persuaded the inconvenience Mrs A has faced has been minimal.

I recognise that the reason Mrs A says that she applied for the account was to make use of the automated service Sainsbury's said it provided. So, I can understand why she feels that without this feature the account isn't fit for purpose. If she remains dissatisfied with the options available to her with Sainsbury's, Mrs A may find another bank is better able to cater to her needs. I appreciate it's disappointing Sainsbury's can't resolve the matter in the way Mrs A hoped, but I'm satisfied £100 compensation in total is fair in the circumstances.

Mrs A would like to be compensated for going through the process of making a complaint, but I haven't seen that raising the matter was particularly difficult. Mrs A was able to voice her concerns, even though the answer wasn't what she hoped for, she received a response from Sainsbury's in good time. Complaints are how issues are flagged and sorted – but it wouldn't be fair to expect firms to pay its customers just to go through that process. Our approach is to compensate the impact caused by a mistake, and I consider Sainsbury's has done that here. So, I don't think it needs to do anything further to resolve the matter. I understand that Mrs A expected a manager to respond to her concerns, but Sainsbury's is entitled to decide how it deals with customer complaints.

Overall, I'm satisfied Sainsbury's has treated Mrs A in a fair and reasonable manner and I

don't find it needs to do more than it's already offered to do.

My final decision

For the reasons I've mentioned above, I require Sainsbury's Bank Plc to pay Mrs A the additional £50 compensation it has offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 16 January 2024.

Oluwatobi Balogun
Ombudsman