

The complaint

Mr C complains Cynergy Bank Limited (Cynergy) provided poor customer service during a telephone conversation he had with them.

What happened

Mr C says he telephoned Cynergy in late January 2023 to discuss an issue he had concerning his savings account. Mr C says during that call he was asked an unreasonable number of security questions and the member of staff he spoke to wasn't fully aware of Cynergy's own banking systems and was rude to him during that conversation.

Mr C feels he should be able to access and amend his own personal banking details online and additionally Cynergy should automatically update him of any changes to its new savings products.

Mr C says Cynergy's offer of £40 by way of apology doesn't go far enough for the trouble and upset he has experienced.

Cynergy says it accepts the telephone call in January 2023 could have been handled better by its agent but there was no intention to have insulted Mr C, as the comment was directed at himself. Cynergy says the agent acted in line with its process, when asking the security questions he did. Cynergy pointed out customers aren't able to access and amend their personal details via online banking as this is an added layer of security.

Cynergy says as regards to its savings account products these are issue based and available on personal application and online and are not automatically notified to existing customers, although this approach is under review.

Cynergy says it has apologised to Mr C for the service he received and offered him £40 by way of apology.

Mr C wasn't happy with Cynergy's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt while the initial telephone conversation with Cynergy's agent could have been handled better the security questions asked were part of its process. The investigator didn't feel the agent intended to insult Mr C and the comment he made was directed at himself.

The investigator says Cynergy explained customers aren't permitted to amend their own personal details online, as an added layer of protection. The investigator says the way Cynergy publishes its interest rates are in line with its processes and its terms and conditions.

The investigator felt the apology and offer of £40 by Cynergy was fair in the circumstances.

Mr C didn't agree with the investigator's view and asked for the matter to be referred 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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr C to have to go through lengthy security questions when he telephoned Cynergy, then to be informed he couldn't amend his own personal details online.

When looking at this complaint I will consider if Cynergy have adequately compensated Mr C for the service issues he faced when he called them in late January 2023.

The background to this complaint is well known to both parties so I don't intend to go over every point that's been previously raised, other than to say the centre of Mr C's complaint surrounds how he was spoken to when he called Cynergy in late January 2023.

The first thing to say here is while Mr C may not agree, it's not my role to tell Cynergy what security question it must ask its customers, nor what information its customers can access via online banking services – after all these form part of Cynergy's security process and procedures. Additionally, Cynergy don't at present automatically inform its customers of new savings product issues and while I understand this may be under review, that's a business decision for it to take.

As far as to the main issue of Mr C's complaint is concerned, I have listened to the phone calls in late January 2023. What I would say here is although the agent Mr C spoke to could have perhaps handled the call better, from what I heard I can't see that the agent intended any insult and when he refers to "*a jack of all trades*" in that call, I am satisfied he is referring to himself and not Mr C.

I know Mr C feels he was asked too many security questions but as I have already said this is part of Cynergy's identification process, that said I can see Mr C was prompted in a second call he made regarding his mobile number, but this was incorrect and has been fed back to the staff member in question.

Cynergy have apologised for the overall service provided to Mr C here and offered him £40 by way of compensation and I am satisfied that is reasonable in the circumstances of this complaint for the reasons I have already explained.

While Mr C will be disappointed with my decision, I will leave it with him to contact Cynergy if he now wishes to take up their offer.

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 Mr C to accept or reject my decision before 21 November 2023.

Barry White
Ombudsman