

The complaint and what happened

Mr H is unhappy that Skipton Building Society introduced him to a third party to undertake an Energy Performance Assessment and that assessment resulted in his property's energy rating being downgraded.

Mr H thinks Skipton should be held responsible for this downgrade – and should help him appeal the assessment – because it owns the estate agent which owns the third-party assessor.

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.

I'm sorry to disappoint Mr H, but I think the adjudicator reached a fair conclusion in this case and there's little I can think to add to what's already been said.

Mr H seems to want us to make a decision about whether an agency-relationship exists between Skipton and the third-party assessor. But I really think the underlying issue here is that Skipton advertised an offer for a free Energy Performance Assessment. I don't think the advert was unclear or misleading and Mr H chose to take up the offer. He's unhappy with the result of the assessment, but he has an alternative right of recourse with the assessor which I understand he is now pursuing. And he can, ultimately, refer the matter to the assessor's accreditation scheme if he remains unhappy.

In all the circumstances, I can't fairly say that here is anything more the society need to do here.

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 H to accept or reject my decision before 30 November 2023.

Ruth Hersey
Ombudsman