

## **The complaint**

Mr F complains that Yorkshire Building Society (YBS) gave him account details but did not give his wife her account details.

## **What happened**

Mr F says he and his wife opened identical individual accounts. He says he called YBS and after passing security questions was given account details. Mr F says his wife also called YBS, but she was not given account details for her account. He says that amounts to possible discrimination and is concerned about his account security. Mr F says anyone could have called YBS and been given his confidential information.

YBS says Mr F passed its security questions and so it correctly gave him account details. It says it can't comment on Mr F's wife's security questions or its decision about her access.

Mr F brought his complaint to us, and our investigator didn't uphold it. The investigator thought Mr F was able to access his account and couldn't comment on his wife's position. The investigator thought it was up to YBS to decide its security questions and process.

Mr F doesn't accept that view and says his position was the same as his wife's save, he contacted YBS on a different occasion. He says they should have been treated the same.

## **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 have come to the overall view that I don't uphold this complaint.

I am sure Mr F appreciates that banks and building societies must have security measures in place to protect its and its customers money. I'm satisfied it is for a business to decide what those measure are, when exercising its commercial judgement.

There is no dispute here that YBS asked Mr F security questions which he passed. It was also able to verify his telephone number and e-mail address. So, I'm satisfied that YBS took appropriate steps to ensure it was speaking to Mr F and there is no issue that it was Mr F.

I appreciate Mr F suggests that anyone could have called YBS and given it his details. But I'm satisfied that didn't happen as it was Mr F that called YBS, and he gave correct details. So, I can't see why Mr F says YBS acted unfairly or made a mistake by allowing him account details in these circumstances.

I can't fairly comment on any complaint Mr F's wife may have as it was she, and not Mr F that didn't obtain account access. I don't know for example if she was asked identical questions or if there was an issue with her telephone number. I can't see how Mr F was discriminated against in these circumstances as he did obtain account access and it difficult to see what his complaint is here.

If Mr F's wife thinks she has been treated unfairly then she would need to make her own complaint. But I can't see that YBS has acted unfairly or made a mistake by giving Mr F his account details after he passed security.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 13 November 2023.

David Singh  
**Ombudsman**