

The complaint

Mr F and Mr F have complained to Bank of Ireland (UK) Plc ('BoI') about the handling of four payments requested on the same day from their account.

What happened

In July 2023 Mr F and Mr F requested the four payments around noon on the day in question. By 4pm none had arrived in the receiving accounts. Mr F and Mr F were unhappy that BoI were not participants in the faster payment service.

Mr F also stated that he had rung a branch number for BoI around 3.30pm and become lost in an automated telephone system which eventually led to a recording saying that the bank was closed. The recording stated that the automated telephone system was open from 9am to 5pm. Mr F complained to BoI that he was not able to speak to his bank branch within the stated opening hours.

BoI responded to say that the reason the payments were not processed until the day after they were requested was because it was a bank holiday on the day of the request. It referred to the terms of the account to explain why this was the case. It also confirmed that BoI is not a participant of the faster payment service.

In terms of its phonelines, BoI stated that on bank holidays, these close at 3pm. This is why a recorded message was played to Mr F when he rang at 3.30pm, asking him to ring back between 9 and 5. It also explained that it was not possible to call its branches directly, but where only a branch could answer a query, its customer services department would ensure a consumer received a call back from the branch.

Dissatisfied with BoI's response, Mr F and Mr F brought a complaint to this service.

Our investigator did not uphold this complaint. In light of the payments being requested on a bank holiday, her view was that when BoI had processed them on the next working day, it had acted in accordance with the account terms. She also stated that BoI was not obliged to be part of the faster payment service. With regard to the phone recording that Mr F was played when he rang BoI, whilst accepting the frustration this may have caused, the investigator did not consider that BoI had done anything significantly wrong.

Mr F responded to say that he accepted the investigator's findings regarding payments not being processed on a bank holiday. However he remained dissatisfied with the recorded message he had been played on the bank holiday. Mr F said that this message should have been updated for the bank holiday so that it explained that the customer service line closed at 3pm on that particular day. This would have ensured that the message given was accurate. He asked that this issue be considered by an ombudsman.

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 understand that Mr F and Mr F accept that Bol acted in accordance with its account terms and conditions when it processed the requested payments the day after the bank holiday. I would agree with the investigator that Bol did not do anything wrong in this regard, in line with its terms.

But I appreciate that Mr F remains unhappy with his experience of using Bol's phone lines on the same day that the payments were requested. With regard to not being able to directly phone a local branch, and instead having to go via the customer services department, I consider that this is not unusual within the banking sector, and in my view this does not reflect Bol acting unreasonably.

The recorded message that Mr F heard on the bank holiday was clearly inaccurate, as it did not mention that Bol's phone lines would close early that day, at 3pm. I acknowledge Mr F's comment that in his view, Bol "*could not be bothered to change the message just for one day.*" And I accept that this was an error on Bol's part.

But where a business has made a mistake, I need to consider whether this has caused a consumer a financial loss, or material distress or inconvenience. I understand no financial loss was caused by Bol's recorded message. And in terms of distress or other problems caused by the inaccurate wording in the message, on balance my view is that Mr F was not caused difficulties to such an extent that this would merit the awarding of compensation.

Whilst I appreciate that Mr F and Mr F may be disappointed with my findings, my conclusion is that Bol does not need to take any further action in relation to the issues complained about.

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 F and Mr F to accept or reject my decision before 20 February 2024.

John Swain
Ombudsman