

## **The complaint**

Mr W complains about the difficulties he's experienced using the online portal with Metro Bank PLC trading as RateSetter.

## **What happened**

Mr W experienced issues when trying to access his loan account online. He found that no information was displayed on the account overview page and that the screen was blank.

Mr W raised a complaint with RateSetter. In its final response, RateSetter said its technical team had investigated the issue and hadn't been able to find any errors or replicate the issue experienced by Mr W. It said the online portal was fully functioning and suggested that Mr W use an alternative device.

Mr W continued to experience the issues and brought his complaint to this service.

Our investigator upheld the complaint. He said he didn't think RateSetter had given Mr W enough support when he wasn't able to view his account online. The investigator said that RateSetter should pay compensation.

Mr W accepted the investigator's view but said the issues were ongoing. He said that logging in wasn't the issue but once logged in he was unable to view his account information.

RateSetter said it could see that Mr W had been able to log in to his online account. It said the issues with Mr W not being able to view details of his loan was due to him using a mobile device and trying to access the account using Safari, which wasn't compatible. RateSetter said that it recommended that customers use a laptop or computer to access the online portal using Google Chrome.

## **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've thought about whether RateSetter did enough to support Mr W when he experienced issues viewing his loan account online.

RateSetter has said that when Mr W contacted them about the issue it suggested to him that he used the latest version of Chrome to access the online portal and recommended that he cleared his cookies and cache. It has also said that it made Mr W aware that he would need to use a laptop or computer rather than a mobile device.

Mr W has said that he has tried using different devices, but the issue hasn't been resolved.

I'm not a technical expert and I'm unable to say why Mr W is experiencing this issue. But I haven't seen any evidence to suggest that the issue was caused by an error on RateSetter's part, or that it was due to an issue with its platform.

That said, I need to be satisfied that RateSetter offered appropriate support to Mr W when he reported the issue.

I've reviewed the information provided by RateSetter. I can see that at one point, RateSetters technical team discussed asking Mr W to go into a branch of Metro Bank so that the issue could be duplicated and seen by staff. This wasn't relayed to Mr W and therefore hasn't been arranged. Because RateSetter didn't communicate this option to Mr W, I don't think I can fairly say that they did everything they could have done to try and help Mr W with the issue.

I've also seen reference in discussions within RateSetters technical team to screen sharing. I can't see that this option has been communicated to Mr W, so I can't say that RateSetter has done everything possible to try and help Mr W with the issue.

RateSetter has said that it didn't receive a response from Mr W which is why these options weren't communicated and/or progressed. However, I can see that Mr W was in regular email contact with RateSetter, and I'm satisfied that he's provided all of the information that he was asked to provide. I'm satisfied that RateSetter was in a position to take those options forwards with Mr W but failed to do so.

In conclusion, I think RateSetter could have done more to help Mr W with the issue. To be clear, I'm not saying that RateSetter has caused the technical issue. But it could have provided better customer support.

### **Putting things right**

To put things right, RateSetter should arrange for Mr W to screen share (this should be from a branch of Metro Bank if necessary) so that the issue can be fully investigated.

RateSetter should also pay compensation of £100 to Mr W for the distress and inconvenience he's suffered.

### **My final decision**

My final decision is that I uphold the complaint. Metro Bank PLC trading as RateSetter must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 28 December 2023.

Emma Davy  
**Ombudsman**