

The complaint

Ms F has complained that she was unable to access funds in her account and Allied Irish Banks Plc ('AIB') gave her incorrect and misleading information.

What happened

Ms F contacted AIB as she wanted to withdraw funds into her nominated bank account.

When she contacted AIB she was unable to access her money straight away, was given incorrect and misleading information and didn't receive responses to her emails.

Ms F complained and said AIB hadn't informed her of any changes to its terms and conditions or that its London branch had closed.

AIB responded and apologised for its mistakes and offered a total of £455 compensation to include compensation for Ms F's financial losses and fees. This figure included a sum of £300 compensation for distress and inconvenience.

Unhappy, Ms F referred her complaint to the Financial Ombudsman Service. Our investigator looked into the complaint and found AIB's offer was fair. Ms F disagreed and said AIB should have paid more for her distress and inconvenience.

And so the case has been passed to me to decide.

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 think AIB's offer to resolve the complaint is fair. I'll explain why.

The background to this complaint is well known to both parties so I won't repeat it here and will instead focus on what I consider to be key to my decision.

- Ms F called AIB to transfer her funds into her nominated bank account. When she called, she was told the London branch had closed. She made a number of calls between Christmas and New Year and was given incorrect or incomplete information. She was eventually told she would need to complete a form to request her funds. Ms F suffered financial loss as a result of not being able to access her money immediately.
- Ms F complained and AIB upheld her complaint. It accepted that Ms F was given incorrect information and that she should have been provided with the correct information. AIB offered compensation to Ms F for her financial losses in relation to waiting for the money. The amount for financial losses isn't in dispute.
- AIB also offered to pay Ms F £300 compensation for the distress and inconvenience

caused to her. This is the sum of money Ms F is unhappy with as she says it doesn't adequately recognise the stress and inconvenience she suffered. So my decision will focus on why I think £300 compensation for distress and inconvenience is fair and reasonable in all the circumstances of this complaint.

- Ms F made 3-4 calls to AIB and each time she called, she was clearly frustrated and worried that she wasn't able to access her money. Between 29 December and 5 January Ms F wasn't sure when she would be able to access the money she needed. She had to keep calling and repeating herself and was given incorrect information. She was eventually told she would need to complete a form and post it to access her funds. Ms F received her funds on 6 January.
- Our compensation guidelines are published on our website. AIB awarded Ms F £300 compensation which is what I would award for repeated errors which resulted in an impact that lasted a few days and caused distress and inconvenience.
- Ms F says AIB did not inform her the bank had closed and she also hadn't been told that she would no longer be able to request her funds to be transferred to her nominated account over the telephone.
- AIB has explained that its London branches were closed and a notice was placed on the website about this. Ms F says AIB should have notified her of the bank closures and that she would no longer be able to easily access her funds via telephone.
- I can appreciate and understand Ms F's frustration and that she had to call a number of times to get her funds. I have to consider what should have happened. Ms F should have been able to access her funds easily and without any issues. She had to call back over a number of days. During this time Ms F was concerned about when she would receive her funds. Had she accessed her funds immediately, she wouldn't have incurred a financial loss. AIB has compensated Ms F for this. In addition it offered £300 for her distress and inconvenience which I think is appropriate taking into consideration the number of days Ms F had to call and wait for her funds.
- As the London branch closed and AIB explained a notice had been placed on the website, I can't say it needed to do anything further. As the branch Ms F used was closed, the branch she spoke to wasn't able to process her request to transfer funds over the telephone. I can't see that AIB adequately explained this to Ms F which caused her even more frustration. However, as Ms F did receive her funds by 6 January, I think £300 compensation for distress and inconvenience overall is appropriate. AIB apologised for the incorrect information it gave to Ms F and for its errors and overall, I think its offer is reasonable.

My final decision

For the reasons set out above, I think Allied Irish Banks Plc's offer to resolve the complaint is fair and so it should pay Ms F a total of £455 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 27 October 2023.

Shamaila Hussain
Ombudsman