

## **The complaint**

Mr R is unhappy that he hasn't received statements from Coventry Building Society ("CBS") for his Junior ISA ("JISA") account.

Mr R is a minor, and his complaint is brought to this service by his authorised representative, his father.

## **What happened**

Mr R has a JISA on which interest is paid on a yearly basis on 30 September. Mr R has his account statement preference set to annual statements, which are posted by CBS shortly after the start of the new financial year every April.

On 31 October 2023, Mr R's father called CBS on Mr R's behalf as he hadn't received the annual statement for the account and so wasn't aware of the account balance. CBS explained that they'd sent the annual statement to Mr R and offered to change the account statement frequency to monthly, which Mr R's father declined. Mr R's father wasn't happy that Mr R hadn't received the annual statement sent by CBS, so he raised a complaint on Mr R's behalf.

CBS responded to the complaint and confirmed the annual statement had been posted to Mr R in April 2023. CBS also reiterated that the statement frequency on the account could be changed if more statements were required. And they also explained that statements could be requested on an ad-hoc basis as and when required by calling CBS. Mr R's father wasn't satisfied with CBS's response, so he referred Mr R's complaint to this service.

One of our investigators looked at this complaint. But they didn't feel CBS had acted unfairly as Mr R's father maintained and so didn't uphold the complaint. Mr R's father remained dissatisfied, so Mr R's complaint was escalated to an ombudsman for a final decision

## **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'm satisfied from the information presented to this service that CBS did, in all likelihood, post the annual statement to Mr R as they've explained. Of course, it doesn't follow from this that Mr R received that statement, and I accept Mr R's father's position that Mr R didn't receive the account statement. But because I'm satisfied that the statement was, in all likelihood, posted by CBS, I don't feel that CBS should be considered responsible for Mr R not receiving that statement. And this is because I wouldn't hold CBS responsible for the non-delivery of correctly sent mail, given that the delivery of mail is undertaken by a postal service over which CBS have no direct control.

CBS have confirmed that Mr R and his father can obtain information about the balance of the account by calling CBS and either obtaining that information verbally or requesting that an ad-hoc statement be sent to them. Given that interest is only paid on the JISA once per year

this doesn't seem unreasonable to me. Although I note Mr R's father has recently requested that the statement frequency on Mr R's JISA be changed so that monthly statements are sent to Mr R, which it's my understanding that CBS have done.

Mr R's father is also unhappy with the service he received when calling CBS about this matter on 31 October 2023, including that he was kept on hold by CBS for 35 minutes. I can appreciate Mr R's frustration if this was the case. However, the eligible complainant in this instance is Mr R – the JISA account holder – and as per the remit of this service, I can only consider instructing compensation for the impact of events on the eligible complainant, which is Mr R himself. And I can't consider instructing any compensation to Mr R's father, because Mr R's father isn't the eligible complainant to this complaint.

This remains the case even if Mr R's father is seeking compensation for what happened to him while he was acting as the representative of Mr R. Similarly, I also can't instruct compensation to Mr R because of events that happened to his father, even if his father was acting on his behalf.

To confirm, as per the remit of this service, I can only consider awarding compensation to Mr R himself if Mr R himself has incurred some upset or inconvenience that might merit such compensation. But Mr R hasn't claimed to have incurred any such upset or inconvenience here – his father has, while acting on Mr R's behalf. But, as explained, Mr R's claimed inconvenience while acting on Mr R's behalf isn't something that I could consider instructing any compensation to Mr R or Mr R's father for.

I realise that this might not be the outcome Mr R or his father were wanting. But it follows from the above that I won't be upholding this complaint or instructing CBS to take any further or alternative action here. I hope that Mr R and his father will understand, given what I've explained, why I've made the final decision that I have.

### **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 R to accept or reject my decision before 11 April 2024.

Paul Cooper  
**Ombudsman**