

## **The complaint**

Miss G complains that Market Harborough Building Society didn't act fairly when it said that she'd need a mobile phone or a landline in order to authenticate.

## **What happened**

Miss G says she doesn't have a mobile phone or a landline as she's hearing impaired.

Miss G opened an account with Market Harborough Building Society. She subsequently complained that she couldn't log into her account as Market Harborough Building Society said it needed to send a one-time passcode to a phone so she could do so. Miss G wasn't able to put money into her account meaning it was closed after 7 days.

Market Harborough Building Society said that in order to comply with strong customer authentication rules it had taken the decision to send one-time passcodes to a mobile or a landline. Miss G wasn't happy with this response and complained to us.

One of our investigators looked into Miss G's complaint and said that they thought Market Harborough Building Society should have done more as a reasonable adjustment. They recommended that Market Harborough Building Society paid Miss G £200 in compensation for not providing an alternative method of authenticating and the interest that she might have lost out on. In addition, they recommended that Market Harborough Building Society pay Miss G an additional £50 in compensation for not dealing with her complaint issues when she raised them.

In its response to our investigator's recommendations Market Harborough Building Society said that it was concerned their decision implied that they should be sending one-time passcodes by email which wasn't something it was required to do, or comfortable doing. Market Harborough Building Society said such a change would be extremely costly. Market Harborough Building Society also pointed out that Miss G was opening a bond account and that normally that involves very little engagement.

I emailed Market Harborough about this complaint and said that I thought the compensation our investigator had recommended was fair even though I didn't think their reasoning was right. I explained to Market Harborough how we'd approach a complaint like this – in part to deal with some concerns it had expressed. Market Harborough thanked me for doing so, and broadly agreed with what I'd said but didn't agree to pay £250 in compensation. In the meantime, we'd not heard from Miss G. So, I issued a provisional decision in order to give both parties one final opportunity to say what they think. In that decision, I said I was minded to award Miss G £250 in compensation in full and final settlement of her complaint.

## **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.

Both parties have replied to my provisional decision, and both have agreed that the £250 I

was minded to award by way of compensation was fair and reasonable. So that's the award I'm going to make. Miss G has also told us that she'd like to know what adjustments Market Harborough Building Society plans to make in the future – for her and others. I can appreciate that businesses making reasonable adjustments is important to Miss G, and that she'd like to see businesses doing more for people with disabilities in general. And she's right to think that way. Here, however, my primary focus is on Miss G's complaint and not necessarily wider issues, or other customers who might need adjustments.

In this case, I've said that I didn't think Market Harborough Building Society was as clear as it could have been about the different ways in which Miss G could operate one of its accounts. For example, Miss G could have written to Market Harborough Building Society in the event she wanted to withdraw money and could have paid money in given that she has accounts elsewhere that she can operate online. I remain of that view.

I can see that Miss G has a number of accounts with a number of different banks, including a savings account with a business that is happy to send her OTPs by email. So, whilst I can understand why she would have been happier had Market Harborough Building Society offered her more options, it looks like she's happy with her current provider.

### **Putting things right**

Both parties have agreed that the £250 I was minded to award by way of compensation was fair and reasonable. So that's the award I'm going to make.

### **My final decision**

My final decision is that I'm upholding this complaint and require Market Harborough Building Society to pay Miss G £250 in compensation in full and final settlement of her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 13 August 2024.

Nicolas Atkinson  
**Ombudsman**