

## **The complaint**

Mx W complains about a number of problems with their London Community Credit Union Limited account. Xe say that there were problems with telephone banking, address issues, complaints ignored which caused unnecessary branch visits.

## **What happened**

Mx W says Xe have had problems with their London Community Credit Union Limited account (LCCUL). In summary Xe have experienced poor service, there have been problems using telephone banking and complaints have been ignored. Xe also say payments have been unable to be made and an address was not updated for some time. These issues have caused distress and health concerns.

LCCUL has not provided its business file or responded in any detail to this complaint.

Mx W brought the complaint to us, and our investigator upheld it. The investigator thought there were obvious problems with the account and that the address took some two years to update. The investigator noted some of the complaint points went back some time but there were ongoing problems with telephone banking and in responding to complaints. The investigator recommended LCCUL pay £200 compensation for the distress and inconvenience caused.

The complaint was referred to me and I asked LCCUL for its business file and any comments it may have about what took place, but it's not responded.

## **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 have come to the overall view that I uphold this complaint and agree that LCCUL should pay £200 compensation to Mx W.

I can see from the limited information available that on balance LCCUL hasn't responded to some of Mx W's complaints and took some two years to sort out the address issues. I also think it likely taking into account what happened on those two complaint points that LCCUL also didn't resolve some of the other complaint points or in a timely manner. I say that as it clear Mx W was asking for responses to Xem complaints.

I have no doubt for example waiting two years for what I think would be a relatively straightforward address change was far too long and would have caused Mx W distress as well as inconvenience. In the absence of any contrary evidence, I think it likely Mx W did have telephone banking problems which again would cause distress and inconvenience in attending a branch when unwell.

I can see these problems took place over a few years and it does appear on balance that LCCUL hasn't dealt with the complaints in a timely manner. It is also not clear why it hasn't responded to numerous requests from us for its business file.

In those circumstances I am satisfied LCCUL should pay £200 compensation which I think is fair and reasonable. I have not seen any evidence of direct financial loss caused to Mx W and think that award is in line with the type and amount of award we would make for these types of complaints.

### **Putting things right**

LCCUL should pay Mx W £200 compensation.

### **My final decision**

My final decision is that I uphold this complaint and order London Community Credit Union Limited to pay Mx W £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mx W to accept or reject my decision before 17 December 2024.

David Singh  
**Ombudsman**