

Your guide to...

Banking IT Glitches & your rights



The Consumer Council

In the last few years, there have been several 'IT Glitches' from the major banks and building societies. These computer problems can leave you unable to access cash, make online payments or get an accurate look at your bank balance.

Should one of these incidents happen to you, don't panic. Here are some tips:

1. If you require access to your money, contact your bank directly - you will find their phone number on your account statement. Alternatively you could pop into a branch – it doesn't need to be the branch that your account is held. Staff should help you with any queries or requests.
2. Check online for latest service updates. Most major banks now have Twitter and Facebook pages which they update regularly throughout the day.
3. Keep a record of any additional costs or charges you have experienced - this can help you later with any refunds or claims.
4. If you need to contact the bank you should have details of how you have been affected as well as ID & account details.

If you are not happy

If you are unhappy with service from your bank, or have received charges which were through no fault of your own during an IT problem, you should complain directly to your bank in the first instance. They should ensure that you are not out of pocket as a result.

If you are not satisfied with their response you can take your complaint to the Financial Ombudsman Service (FOS) for free. Call 0800 0 234 567 or go to

www.financial-ombudsman.org.uk

Switching Bank Account

If you're not happy with your provider, it's straightforward to switch. The Consumer Council have produced a guide to 'Switching your Bank Account', giving tips on the steps needed to switch an account. It is available on www.consumer council.org.uk/money-affairs/banking/