

Problems activating a prepaid card

Topic: **Cards** Case number: **2021/30**

The customer purchased a prepaid card from the bank at a kiosk. Problems occurred during the online activation of the card. According to the client's representations, he had no other option than to call a chargeable telephone number of the bank to solve the problem. He waited there twice for about 10 minutes at CHF 1.90 per minute without the phone ever being answered by an employee. He then contacted the bank by e-mail. In its reply, the bank again referred him to the chargeable telephone number. The customer was furious and turned to the Ombudsman. The Ombudsman managed to get the bank to actively contact the customer, solve the problem and compensate him for the telephone costs.

Every year, a large number of clients turn to the Ombudsman because they were either unable to raise concerns with the bank at all or their concerns went unanswered. This regularly leads to great frustration. The ombudsman's staff must first listen to the customers and calm them down. Afterwards, the ombudsman tries to get the financial institution's contact person to accept or answer the client's concern. Most cases are solved in this way without further ado, although it must be said that the institutions concerned, which are conspicuous for their deficiencies in service quality, often find it difficult to deal with enquiries within a reasonable period of time, even after being contacted by the Ombudsman. The Ombudsman finds it questionable when customers have to turn to fee-based hotlines for their concerns without any alternative, which even charge for the sometimes untenable waiting times.

In the present case, after the Ombudsman contacted the bank, the customer was helped immediately. It turned out that the card could not be activated online due to a technical problem. This had to be done manually with the help of the bank employee. The customer was reimbursed for the telephone costs claimed by means of a credit to the card account, whereby the bank stated that this was a gesture of goodwill. The customer thanked the Ombudsman, who closed the case.