

## **The complaint**

Mr S complains about the service he received from Clydesdale Bank Plc trading as Virgin Money.

## **What happened**

Mr S has a Virgin Money credit card account. He noticed a transaction on his statements he didn't recognise and notified Virgin Money. Mr S was unhappy a fraud claim wasn't raised so he asked our service for an independent review.

The investigator thought the complaint should be upheld. She recommended Virgin Money raise a fraud claim and pay Mr S compensation. Both parties accepted this, but as it was now too late for a fraud claim Virgin Money agreed to refund the disputed transaction.

A couple of weeks later Mr S called Virgin Money to make a fraud claim. This didn't go well, so Mr S complained to Virgin Money. It recognised the call could have gone better so it paid Mr S £50 compensation. Virgin Money had by this point refunded the disputed transaction but had accidentally re-debited it. Our service was asked to conduct a further review.

The investigator concluded, in summary, that:

- There had been no need for Mr S to call Virgin Money to make a fraud claim;
- Nonetheless, the call didn't go well and lasted longer than it needed to;
- The refund re-debiting issue was later rectified, but would have been an added frustration for Mr S.

In her view a fair resolution to the complaint was for Virgin Money to pay Mr S £100 compensation, rather than the £50 he had already been paid.

Mr S didn't agree as he felt more compensation was appropriate. Virgin Money didn't agree as it felt £50 was enough. As an agreement couldn't be reached the complaint has been passed to me to decide.

## **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.

As part of the previous complaint it was agreed Virgin Money would refund the disputed transaction rather than raise a fraud claim. There appears to have been some confusion on Mr S' part regarding this which led to him calling Virgin Money. I accept the call didn't go well. But Virgin Money has recognised this, apologised, and provided compensation.

Virgin Money refunded the disputed transaction as it agreed to. Unfortunately, the refund was re-debited in error. This was later rectified. However, given what had gone before, I can understand how this would have been a further source of frustration for Mr S.

Looking at everything in the round, I consider the investigator's recommendation for Virgin Money to pay Mr S a further £50 compensation to be a fair and reasonable resolution to this complaint.

### **Putting things right**

Clydesdale Bank Plc trading as Virgin Money should pay Mr S a further £50 compensation.

### **My final decision**

I uphold this complaint and require Clydesdale Bank Plc trading as Virgin Money to pay Mr S a further £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 March 2022.

James Langford  
**Ombudsman**