

The complaint

Mr and Mrs R complain that The Royal Bank of Scotland Plc (RBS) incorrectly changed a direct debit.

What happened

Mr R says he set up a golf society account in 2015 and told RBS the money in it should be separate to his account. He says in May 2021 a direct debit set up from his and Mrs R's account was cancelled, and the money taken from the golf society account. Mr R says he hasn't been given a plausible explanation for what took place and says the mistake impacted his creditability which in turn may have affected job opportunities. He would like a full investigation and answers to the questions he has asked.

RBS accepts it made a mistake and has apologised as well as paying £200 compensation. It says a member of its staff made a mistake and can't offer any further explanation.

Mr R brought his complaint to us, and our investigator upheld it and recommended RBS pay a further £100 compensation which it's agreed to pay. The investigator thought RBS made a mistake and couldn't provide further information.

Mr R says he is not concerned about the compensation amount but would like a truthful explanation why a long-term arrangement was interfered with and why RBS ignored his 2015 instructions about the golf society account. In summary he says there are regulatory issues and would like a full explanation.

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 RBS should pay a further £100 compensation, but I don't require it to do anything further in the circumstances of this complaint. I appreciate Mr R will be disappointed by my decision and also appreciate how strongly he feels about what took place. I make clear to Mr R that we are not RBS's regulator and so it's not our role to punish it or order it to change for example how its staff alter direct debit arrangements. I confirm to Mr R that I have read all of his detailed submissions and letters to us but will concentrate on what I consider to be the main parts of his complaint.

I have no doubt Mr R would have been caused distress and inconvenience in finding out what took place here. I appreciate he would have been concerned about his creditability with the other golf society members and appreciate his concerns about how the mistake could have taken place with two separate accounts in the first place. But I can also see that RBS has fairly apologised for what took place and has provided an explanation that its staff member made a mistake. I can't see what else RBS can say or do to provide further information about how the mistake took place and think the important point is that it's accepted responsibility as well as providing an apology.

I appreciate Mr R raises a number of questions which he would like RBS to answer and says there may a weakness in RBS's systems about the change of a direct debit. But I can't see what else RBS can say on that point and in any event think it's up to it to decide what its procedure is on that issue. As I have explained it would be for RBS's regulator to decide if that procedure was acceptable or if there were weaknesses in its systems and is not something I would expect RBS to provide further details to Mr R about.

I am satisfied that the £300 compensation is fair and reasonable and can see Mr R says this complaint is not really about the compensation award.

Overall, I accept RBS made what appears to be an inexplicable mistake but find it has fairly apologised for that. I appreciate Mr R will have a number of unanswered questions that this service can't answer, and I can't see how RBS can offer any further explanation than it has done already.

Putting things right

RBS should pay the further £100 compensation it has agreed to pay making a total of £300.

My final decision

My final decision is that I uphold this complaint in part and order The Royal Bank of Scotland Plc to pay Mr and Mrs R a further £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R and Mrs R to accept or reject my decision before 18 March 2023.

David Singh
Ombudsman