

The complaint

Mr G complains he had to wait over thirty minutes when he called Clydesdale Bank Plc trading as Virgin Money (Virgin Money) to discuss the interest on his Individual Savings Account (ISA).

What happened

Mr G called Virgin Money on 21 July 2022. He complains he waited too long for his call to be answered. He feels Virgin Money are understaffed. In light of this, he complained to Virgin Money and asked our service to investigate.

Mr G also complained Virgin Money did not respond to his complaint within a reasonable time. However, a decision has already been made confirming that this falls outside of our jurisdiction. So, I'm unable to consider the merits of this point and won't comment further on Virgin Money's complaint handling.

Virgin Money accepted there had been a long wait time and offered Mr G £25 compensation to recognise the impact of this. Our investigator issued a view explaining why they felt the compensation offered was fair and reasonable.

Mr G didn't agree. In summary, he said his complaint should be upheld and he was very disappointed with the compensation amount.

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.

Virgin Money have accepted there was a long wait time before Mr G's call was answered. Virgin Money have explained this was a busier time for them, they're aware of the delay and they're working hard to respond to customers quickly.

I appreciate Mr G feels very strongly about his complaint. I want to assure him that I've thought carefully about what he's said and the impact to him. I agree Mr G waited longer than he could have expected, and this clearly caused him frustration. I note when his call was answered the query he had to raise was resolved.

I acknowledge Virgin Money have confirmed they're working on ensuring their customers receive quick responses. Their specific staffing level is a commercial matter for Virgin Money to decide. But Mr G could still expect a reasonable service and I can consider the impact of Virgin Money falling short of this. I've explained how they should put things right below.

Putting things right

Mr G waited longer than he could have expected when calling Virgin Money. I understand this had an emotional impact on him and Virgin Money should appropriately recognise this. I

appreciate Mr G was disappointed with Virgin Money's offer. However, I'm satisfied £25 compensation is fair and reasonable in all the circumstances of this complaint.

My final decision

I'm upholding this complaint and Clydesdale Bank Plc trading as Virgin Money (Virgin Money) should pay Mr G £25 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 13 April 2023.

Laura Dean
Ombudsman