

The complaint

Mr S complains that The Royal Bank of Scotland Plc ("RBS") mishandled his application for a current account.

What happened

Mr S attempted to open an account with RBS online, but the online portal rejected his application due to issues with the photo that he uploaded. He therefore went to a branch of RBS where a member of staff helped him submit a new application. This seems to have not been successful either.

It appears that this application was at some point lost on RBS's system. Mr S says that this went on for a few weeks with him attempting to apply for an account. Eventually, Mr S raised a complaint regarding this matter as he felt that he had received poor service and he was worried that there were multiple credit searches on his credit file.

RBS rejected this complaint saying that the reason for the account application not being successful was because Mr S had not returned the application forms within 28 days of the original application.

I issued a provisional decision on 29 August 2023. I have included an extract of my provisional decision below and it forms part of this decision. I said the following;

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It is clear that something went wrong during the application process for Mr S' account, as Mr S should have been able to complete his application when he attended the branch of RBS after his online application failed. It is not entirely clear what happened after this point as Mr S says he attended the branch again on a number of occasions whereas RBS's records are limited regarding this.

It does seem as if at some point an application form was posted to Mr S to sign and return but this was returned outside of a deadline that RBS has for applications to be completed. Though given the multiple applications that seems to have been made, it is difficult for me to see exactly what deadline related to what application.

Overall, I am satisfied that something went wrong during the application process and RBS was the cause of these issues. So all that remains is for me to decide if what RBS has agreed to do is sufficient given the overall circumstances of this complaint. I can't see that Mr S lost out financially due to this matter so I am just looking to see if the £50 already agreed to is sufficient given the amount of distress and inconvenience that this matter would have caused Mr S.

Deciding on awards for distress and inconvenience is seldom straightforward. The issues involved are subjective by their very nature and the impact on the consumer can be difficult to determine. But having considered everything including Mr S's situation at the time I believe an additional £50 is warranted given the Mr S had to repeatedly attend a branch to sort out what should have been a straightforward matter."

In response to this provisional decision neither party disagreed with the outcome.

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 reconsidered everything in this complaint, as no new information has been provided, I see no reason to change the outcome I reached in my provisional decision.

So in summary I think that something went wrong when Mr S attempted to open an account with RBS and I am satisfied that RBS likely caused this issue. I am further satisfied that this caused Mr S a measure of distress and inconvenience.

Having considered this complaint, I uphold this complaint and I think that a total of £100 compensation is appropriate given the overall circumstances of this complaint.

My final decision

My decision is that I uphold this complaint and require The Royal Bank of Scotland Plc ("RBS") to pay Mr S £100 in total to resolve this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 October 2023.

Charlie Newton
Ombudsman