

The complaint

Mr G complains about how The Royal Bank of Scotland Plc responded following problems he encountered when trying to make a payment.

What happened

Mr G was abroad and tried to make payments for some accommodation, but he was unable to make payment because of issues with the verification codes. Mr G made multiple calls to RBS to try to resolve the issue and explained that if he wasn't able to pay for the accommodation he would have to sleep in a bus stop. As these calls were made from abroad these calls were expensive.

Mr G is also unhappy with the way RBS handled his complaint and he feels it didn't undertake a detailed investigation.

The investigator recommended the complaint be upheld. He was satisfied – having seen the Real Time Login codes - that verification codes were sent by RBS to Mr G. The investigator thought the first call handler was very helpful but overall, he felt that RBS could have been more proactive to support Mr G, as he was going to be left without anywhere to stay, leaving Mr G stranded and in a vulnerable state. The investigator felt it would be fair and reasonable for RBS to pay Mr G £200.

RBS agreed to pay Mr G £200.

Mr G doesn't think the compensation recommended is enough given the amount of time he spent and the loss of trust in RBS as his banking provider.

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.

Like the investigator I am satisfied that RBS sent the verification codes. The investigator set out in the view details of the contact history which shows that real time login codes were sent to Mr G four times on the relevant day. I appreciate that Mr G didn't receive these codes, but I don't think I can hold RBS responsible for this.

I agree with the investigator that given the situation RBS should have been more proactive with trying to help Mr G. I think that the compensation recommended by the investigator broadly seems fair. But I noted from the calls that Mr G was very concerned about the cost of his calls to the bank (because they were made from abroad). So, I asked RBS if it would meet the costs of the calls made on the day the real time login codes were sent but not received and it has agreed to do so. As Mr G hasn't provided evidence for the costs of the calls I am going to order that RBS pay Mr G the £200 the investigator recommended. And that RBS reimburses the cost of the calls provided Mr G lets RBS have evidence of the cost of the calls.

Putting things right

I think RBS should pay Mr G the £200 the investigator recommended. And that RBS should reimburse the cost of the calls provided Mr G lets RBS have evidence of the cost of the calls.

My final decision

I uphold this complaint and order that The Royal Bank of Scotland Plc:

- pay Mr G £200; and
- reimburses the cost of Mr G's calls to the bank on the day the real time codes were sent but not received, provided Mr G supplies evidence to the bank of the cost of those calls to the bank.

Under the rules of the Financial Ombudsman Service, I'm required to ask to accept or reject my decision before 23 July 2024.

Nicola Wood
Ombudsman