

## **The complaint**

Mr S has complained about Bank of Scotland plc, regarding a number of matters.

## **What happened**

A new security number was sent out for Mr S in error when he hadn't ordered one. He felt distress about this and had to manually change it back.

A fraudster then impersonated Mr S. They ordered a new card and PIN and changed the contact details on the account. Mr S called Bank of Scotland and was transferred around. Bank of Scotland cancelled the new card and PIN and reverted the changes. They said they'd send a replacement card and PIN to Mr S's branch, but Mr S says they sent it to his home instead.

Some months later, Mr S ordered a bank statement. But Bank of Scotland sent him the wrong one. He called again and they sent the right one. When Mr S complained, he was transferred to a department which was closed at that time.

Bank of Scotland have apologised for their errors, given feedback internally, and paid Mr S a total of £155 compensation.

Our Investigator looked into things independently and found that Bank of Scotland had already paid fair compensation. Mr S asked for an ombudsman to make a final decision, so the complaint's 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.

I should clarify that in this case, I'm only dealing with the issues which Mr S originally raised with Bank of Scotland, and which were not already considered in other cases with our service. The issues I'm dealing with relate to the new security number, someone ordering a card and PIN, and the wrong statement being sent. I can't consider issues which Mr S had not already raised with Bank of Scotland yet, nor issues which have already been addressed by our service in other cases.

First of all, I do appreciate that Mr S was targeted by a fraudster. I can see the fraudster caused him a good deal of stress, for which he has my sympathy. It must have been most distressing to be targeted like this, not least as Mr S finds these kinds of things particularly difficult to deal with. I'm grateful to Mr S for being open and candid with us about how this matter made him feel.

It's worth keeping in mind that it's the fraudster who stole Mr S's information and tried to commit the fraud, and so it's the fraudster who is mainly responsible for the resulting stress. But in this complaint against Bank of Scotland, I can only look at what Bank of Scotland are responsible for. That's a key point here, because even if Bank of Scotland had done everything right, it still would have been distressing for Mr S to be targeted by a criminal like this. In all likelihood, Mr S still would've faced anxiety about how he had been pursued, his account would still need to be checked over and secured, and he would still have needed to spend time talking to Bank of Scotland.

With that said, I do see that Bank of Scotland got some things wrong here. For example, I understand that a new security number was issued because of a system error, so Mr S had to change it back to the number he wanted. A staff member made a mistake and sent the wrong statement at first. And Mr S got transferred around, at one point being transferred to a department which had already closed for the day. I also understand that Bank of Scotland sent Mr S's replacement card and PIN to a different place than where they said they would.

When a bank gets things wrong, we often tell them to pay compensation, to acknowledge their error and the impact it had. In terms of the amounts, it's worth keeping in mind that we're an informal dispute resolution service. We're not the regulator, so we're not here to issue fines or to punish banks.

In this case, I find that Bank of Scotland made a number of relatively small errors, which caused Mr S some acute stress, upset, and inconvenience, and required a reasonable effort on his part to sort out. I can see that Bank of Scotland have already apologised for their mistakes, given feedback internally to help stop this from happening again, and have paid Mr S £155 compensation. Taking into account the impact Bank of Scotland's mistakes had on Mr S, along with the guidelines for compensation which I must be consistent with, I find that Bank of Scotland have already resolved things fairly.

### **My final decision**

For the reasons I've explained, I find that Bank of Scotland plc have already resolved this matter in a fair way. I don't require them to do anything more in this case.

This final decision marks the end of our service's consideration of the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 December 2024.

Adam Charles  
**Ombudsman**