

The complaint

Ms M is unhappy that Bank of Scotland plc (Bank of Scotland) reduced her Bonus Saver interest rate and complains she was given poor customer service when she attempted to discuss it.

What happened

In May 2024, Ms M received a letter stating that her 12-month fixed rate Bonus Saver was due to mature at the end of July 2024. It gave her options as to what she wanted to do going forward. Ms M was unhappy that even if she renewed the bonus saver, she would receive a lower rate to what she previously had. She tried to discuss the situation but says that the customer service she received was poor, that agents kept her waiting and were rude to her.

Ms M complained to Bank of Scotland, saying she was unhappy about the reduced rate of interest and that she had received poor customer service. It reviewed her complaint but said it hadn't done anything wrong. It informed her that interest rates could go up or down and that she was able to renew the Bonus Saver account but that the rate of interest was currently set at a lower rate than the previous year's fixed rate. It also said it didn't think its staff had been rude but commented that abusive behaviour from Ms M towards members of staff had been observed and that it would not be tolerated going forward.

Ms M was unhappy with this response so brought the complaint to us. One of our investigators looked into things but didn't think that Bank of Scotland had done anything wrong.

Ms M disagreed, so the complaint was passed to me to review.

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.

From what I have seen, I am broadly in agreement with the investigator's findings in this case. I understand how strongly Ms M feels about this complaint. She has raised a number of points and although I may not mention every point raised, I've considered everything she has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

The Bonus Saver is offered for a 12-month period at a fixed rate of interest. I have looked at the terms and conditions, which state:

"Your account lasts for 12 months

After 12 months your account will change to an instant saver, usually the day after it

matures”

I think therefore it is clear that the account will only run for the 12-month period at the determined rate of interest.

When the product matures, consumers can decide what they want to do next. I have reviewed the letter Ms M received prior to the account maturing. In this case, Ms M was given the option of renewing the account for another 12 months, (and informed the rate is variable so may be different to the current rate), closing the account or the account transferring to an Instant Saver. Again, I think the options available to Ms M at this point are clear.

Ms M says she tried to discuss this with staff members but wasn't successful. She said she had been into branch and was made to wait a long time and that the staff member was rude to her. She also said she had previously been given incorrect information.

Bank of Scotland contacted the branch staff to investigate further. It said the agent Ms M approached was already helping another customer at the time which led to a slight delay in Ms M being spoken to. The agent went on to explain that Ms M then displayed abusive behaviour towards her and that a number of people in the branch observed this and can corroborate the situation. The branch was closing so Ms M then left. Bank of Scotland informed us that the staff have always been knowledgeable and professional despite not always being treated with the same respect.

It's extremely difficult to make a finding on something which happened face-to-face – especially when the accounts of both parties differ. Whilst I cannot be certain what happened, as I was not there, having reviewed the case notes, it seems there is a history of Ms M becoming frustrated at staff members and potentially displaying unreasonable behaviour.

Based on the available evidence, I don't think I can safely conclude that the branch staff were rude to Ms M or gave her poor service. It's clear Ms M was very dissatisfied with the service but I don't think it's clear that was due to the specific actions or behaviour of the branch staff. Therefore, I can't fairly ask Bank of Scotland to do anything further. I am pleased to see that Ms M has now successfully upgraded the account again and is benefiting from the fixed rate for another 12 months.

My final decision

For the reasons I've explained above, I don't uphold Mrs M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 2 January 2025.

Sarah Green
Ombudsman