

## **The complaint**

Ms S has complained that Clydesdale Bank Plc, trading as Virgin Money, unfairly declined some transactions on her credit card.

## **What happened**

Ms S has a credit card with Virgin Money. She made a payment to British Airways for £122.90, which was accepted.

Ms S then tried to make a payment of £183.99 to EasyJet, but this was declined. She then tried to make a further payment of £122.90 to British Airways, which was also declined.

Ms S was unhappy about this, because she thought she had sufficient funds to cover the payments. She brought her complaint to our service, because she disagreed with Virgin Money's response to her complaint.

One of our investigators looked into what had happened. Although he understood Ms S's concerns, he didn't think Virgin Money had done anything wrong. He explained why.

Ms S's first transaction to British Airways was made on 16 May 2024 for £122.90 - which was approved. This did not show up on her statement, which would normally mean that it is a pre-authorisation. However, this transaction affected her balance, as it was still pending on her account. This transaction made her balance £4,104.58, which meant she had £95.42 remaining to spend on her card before she reached her credit limit.

This was why the transactions for £183.99, and a further £122.90, were declined. There were insufficient funds available (as there was only £95.42 left to spend).

Ms S disagreed. She said that, at a later date, the amount she had available to spend was higher. She feels that Virgin Money had fraudulently changed the amount she was in credit.

## **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 done so, I'm not upholding this complaint. I know this will be disappointing for Ms S, but I'll explain why.

I've looked at what's been provided carefully, and I agree that the figures set out by our investigator are correct. So, I agree that Ms S didn't have enough in her account to cover either of the declined transactions. So, it wasn't wrong for Virgin Money to decline them.

I know Ms S is very worried that figures have been changed, as she later had more available funds. But from what I've seen, this was because she was making repayments each month, which reduce the debt, and mean there's more available to spend.

I'd like to reassure Ms S that I've looked very carefully at her concerns, but there's nothing to

suggest anything untoward has happened.

### **My final decision**

It's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 22 October 2024.

Elspeth Wood  
**Ombudsman**