

## **The complaint**

Mr M complains about the service he's received from Clydesdale Bank Plc trading as Virgin Money. He's unhappy about how his request for a refund of £200 was handled. He's unhappy about being informed that his account was locked, and that the agent wasn't able to speak to him and that he would need to speak to the fraud team. Mr M is also unhappy about the service he received when he called to set up a repayment plan.

## **What happened**

Mr M holds a credit card account with Virgin Money. He raised a complaint about various issues which he'd experienced including:

He was unhappy with the service received when he called Virgin Money on 27 October 2023 as he was informed that due to the status of his account, he would need to speak to the fraud team

He was unhappy that the line to the fraud team was cut off and that he was provided with conflicting information on multiple occasions

He was unhappy with his calls being cut off when he called the Collections Team

He called the fraud team on 31 October 2024 to request a refund of a £200 payment, however, the fraud team advised him that they were unable to discuss his account

He felt it was irresponsible of Virgin Money to refund the £200 payment as this put him into further debt

He was unhappy that he was informed that his account was locked, and that the agent was unable to speak to him

He was informed that an advisor had put in a request for his account to be unlocked so that he could access his account via his mobile application. He had access for 28 and 29 October 2023 but access was then revoked, which he felt was poor service.

He was unhappy with the service received on 12 January 2024 when he called to set up a repayment plan. He said he spent 40 minutes on the call going backwards and forwards and wasn't given assistance.

He asked to be put through to the complaints team and waited 50 minutes but was then put through to the wrong team

He was promised a call back when he called on 12 January 2024, but he never received a call back

In its final response dated 15 May 2024, Virgin Money upheld the complaint in part. It apologised for the service which Mr M had received. It paid compensation of £150 for any distress and inconvenience caused.

Mr M remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he agreed that there were concerns around the way that some of the calls were handled but said the compensation paid was fair and reasonable.

Mr M didn't agree. He said that Virgin Money had made lots of errors and he didn't think the compensation paid was sufficient. He also queried why he hadn't received a response to further complaint points he'd raised on 22 May 2024.

### **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 know it will disappoint Mr M, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point its not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the system notes relating to Mr M's accounts and I've listened to all of the available call recordings. I've also reviewed Virgin Money's final response letter dated 15 May 2024.

Having done so, I agree that Mr M experienced multiple issues with calls being cut off. I can also see that he had to wait a long time to be put through on more than one occasion, and that he was put through to the wrong team. I appreciate that this would've caused Mr M a significant degree of frustration.

I can also see that there were some issues with the status of Mr M's account which meant that the agent he had been put through to wasn't able to discuss the account. I appreciate that Mr M had been able to discuss his account previously with agents, so I can understand why he found this confusing. However, I can see that a restriction had been placed on his account which meant that it was necessary for Mr M to speak to the fraud team. This was in accordance with Virgin Money's security processes and procedures. I understand that Mr M found it frustrating that he had to contact the fraud team, but I've been unable to find any evidence that Virgin Money made an error in applying its security procedures.

In relation to the £200 refund, I can see that Mr M called Virgin Money on 31 October 2023 and requested a refund because he'd made the payment in error. Although the agent initially advised that this couldn't be done, I can see that the refund was subsequently processed in accordance with Mr M's request. So, I'm unable to say that Virgin Money has made an error here.

I can see that Mr M called on 12 January 2024 to arrange a repayment plan and was promised a call back within three days. Although he didn't receive a call back within this timescale, I can see that Virgin Money called him on 16 January 2024 and a repayment plan was put in place.

I've thought about whether Virgin Money has done enough to resolve Mr M's complaint. I can see from the final response dated 15 May 2024 that Virgin Money has apologised for the issues that Mr M experienced with telephone calls, wait times and being put through to the wrong team. It has also offered an apology for some of the other complaint points and paid

compensation of £150.

On balance, I'm persuaded that the apology and compensation paid is a fair and reasonable resolution to Mr M's complaint. Although Mr M has said he feels that the compensation should be higher, I'm satisfied that £150 is in line with what this service would award.

Finally, Mr M has raised a query about a complaint which he raised after the date of the final response from Virgin Money. He's said that this complaint is separate from the complaint points which were dealt with in the final response dated 15 May 2024, but he thinks that this service should look into them. I agree with what the investigator has advised Mr M in this respect, which is that these complaint points would need to be referred to this service as a separate complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 October 2024.

Emma Davy  
**Ombudsman**