

The complaint

Mr G and Ms F complain The Royal Bank of Scotland plc (RBS) failed to send a notification to both parties of the joint bank account when a debit card transaction was declined.

What happened

Mr G says in mid-August 2024 a debit card payment from their joint account was declined but only Ms F was notified of this. Mr G says he should have also been informed of this as a joint account holder as it could have implications on both parties' credit ratings if future payments are declined in this way.

Mr G wants RBS to change its policy on notifications like this and compensation for the time he spent holding it to account.

RBS says only Ms F's telephone number is associated with the debit card used for the failed transaction and that is why only she was notified of it. RBS says it can only link one customer identification number to any one debit card. RBS says it hasn't made an error here.

Mr G and Ms F weren't happy with RBS's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt the correct party was notified of the failed transaction. The investigator says there was no evidence to suggest RBS would notify both parties in the event of a failed transaction on the joint account. The investigator says RBS are unable to link two mobile numbers for one debit card and this isn't a service it can provide.

Mr G and Ms F didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

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 won't be upholding this complaint and I will explain how I have come to my decision.

I understand Mr G is concerned he wasn't notified of a transaction that was declined on the joint account for a payment made using Ms F's debit card. When looking at this complaint I will consider if RBS acted unfairly when it only notified the card holder Ms F of the declined debit card payment and not Mr G.

While I understand Mr G's concerns here as he believes RBS should notify both parties when a transaction using either debit card is declined, that isn't a service RBS can offer as debit cards are linked to the individual card holder on the account.

The joint account here would have been set up on the basis of either party to sign, so I can't say RBS would need to notify both parties regarding the declined transaction. It's worth

saying that when a joint account is opened on an either party to sign basis, an element of trust is involved as either party has full access to the account and has joint and several liability on it.

RBS have confirmed to this service its systems can't link the contact details of both account holders to each of their debit cards and this isn't a service it's able to provide and it's not for me to tell it must do so.

While Mr G and Ms F will be disappointed with my decision, I won't be asking anymore of RBS here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Ms F to accept or reject my decision before 8 January 2025.

Barry White
Ombudsman