

## **The complaint**

Miss H complains that The Royal Bank of Scotland Plc ('RBS') behaved unreasonably when it didn't change her account as requested.

## **What happened**

Miss H held a 'silver' account with RBS which she wanted to change.

Miss H told us:

- In March 2024, she asked RBS to change her account from a silver account which had a £10 monthly fee to an account without a fee.
- RBS didn't make the change when she'd asked for it which meant she was charged a further £10 fee in April and May. She was told that she'd receive a refund of the fees, but this wasn't received. This caused her distress and impacted her mental health.
- She wanted RBS to refund the £20 fees which she wouldn't have paid if the bank hadn't made an error, and for it to pay her compensation for the inconvenience caused.

RBS told us:

- After Miss H had asked our service to look into her complaint, it had looked into what happened and agreed that it could have done things better.
- It acknowledged that Miss H said she had called several times in March 2024 and asked it to change her account, and that she'd been promised a refund of the two monthly fees. It said it couldn't find any record of those calls, but it accepted that it hadn't changed Miss H's account until mid-April 2024 and hadn't refunded the fees as agreed.
- It had apologised for the delay, and refunded Miss H the account fees she'd paid in April and May plus 8% simple interest. It had also paid Miss H £55 compensation for the inconvenience caused. So, it thought it had done enough to put things right.

Our investigator didn't recommend the complaint be upheld. She said she hadn't seen any evidence that Miss H had called the bank in March 2024 to change her account. But she noted that RBS had accepted that it could have dealt with Miss H's concerns in a better way, so it had apologised, refunded the account fees plus interest at 8% simple and paid £55 compensation for the inconvenience caused. So, she thought the bank had done enough to put things right.

Miss H didn't agree and asked for an ombudsman to review her complaint.

## **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 sorry to disappoint Miss H but there's not much more that I can add to what our investigator has already said.

I want to thank Miss H for sharing the personal information that she has to support her complaint. However, based on the evidence available I think RBS has done enough to put things right.

Miss H told us that she'd repeatedly called RBS to ask it to change her account, and I have no reason to doubt that's the case. However, the bank has provided evidence which shows that it didn't receive any calls from the contact number provided by Miss H between 1 March 2024 and 25 April 2024. And I haven't seen any evidence from Miss H that she called from a different number.

I can see that Miss H contacted the bank via online banking on 20 March 2024. However, this appears to have been about a different account which I can see had been opened two days before and was closed on the same day Miss H contacted the bank. Based on the evidence available, it appears that Miss H contacted RBS about changing her silver account via online banking on 15 April 2024, and the bank completed this the following day.

I understand that Miss H was unhappy with the subsequent fees that she incurred in April and May 2024. However, the bank has explained that the account fees were payable monthly in arrears, so I don't think it was unreasonable for these fees to be charged by the bank. Although I recognise that Miss H may not have been aware that was the case and that she was caused distress when the fees caused her account to go overdrawn. I also acknowledge that Miss H says she was told by RBS that it would refund these fees, but then it didn't do so until after the complaint had been brought to our service.

However, RBS has accepted that Miss H was caused distress and inconvenience by its actions, and I can see that it apologised for this. The bank has also refunded Miss H £20 for the two monthly fees and paid £55 compensation – and I think that's fair.

I recognise that Miss H feels strongly about her complaint and she's unhappy with how the bank dealt with her complaint. However, complaint handling isn't an activity that falls within our services jurisdiction. This means that I can't look at the time taken for RBS to reply to Miss H's complaint or make any compensatory award for this.

## **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 14 February 2025.

Jenny Lomax  
**Ombudsman**