

The complaint

Miss M is unhappy with Clydesdale Bank Plc trading as Virgin Money. Miss M said she's having constant issues when she tries to log in or use the Virgin Money banking app. Miss M said the customer service received when she has contacted Virgin about this was poor.

What happened

Miss M said she has complained to Virgin Money multiple times about the app. Miss M said Virgin Money told her it was her fault, blaming her device, her connection, or due to having other banking apps running in the background. Miss M said none of this is true.

Miss M said even when she has spoken to Virgin Money staff she's been passed around from person to person. And when she asked to speak to a handler dealing with her complaint, she didn't get a call back. Miss M is so fed up she's moving her banking away from Virgin Money. Miss M said at one point she needed to pay a workman who had to wait until she could access the app. Miss M said Virgin Money weren't taking the issue seriously, so she brought her complaint to this service.

Our investigator didn't uphold the complaint. He said the evidence from Virgin Money showed the issue isn't being caused by Virgin Money and that it was a connection or server issue. He noted Virgin Money said Miss M was accessing her account and making payments. He accepted the investigation by Virgin Money's technical team. Our investigator said he was confident the details given to Miss M by Virgin Money on how to use the app should have resolved the issues. He said the records produced showed Miss M accessing the app and if there were issues the services were also available through telephone banking. He didn't think the issues with Miss M's credit score or delayed responses from Virgin Money meant any further action was due. He noted it was Miss M's choice to change account, so he couldn't hold Virgin Money responsible for any change to her credit score.

Miss M remained unhappy and asked for her complaint to be passed 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.

Miss M is adamant that the problem with the app is nothing to do with her and it is all down to Virgin Money. Miss M said she always closes down all her apps and particularly banking apps when she has finished with them. Miss M said Virgin Money wasn't taking her complaint seriously, she notes it said she did manage to transfer funds on the day she complained. But she said this took multiple attempts.

Miss M said promised call backs never materialised. When she wanted to speak to the handler dealing with her complaint, she was told she would need to wait two days for a call back. Miss M noted the app store reviews said lots of people were having problems with the app.

Miss M said she's moving her money away from Virgin Money as she's so fed up with it.

Virgin Money apologised but maintained it hadn't done anything wrong.

It said it couldn't identify any specific issues with Miss M's use of the app. As she said herself Virgin Money pointed out that on the day Miss M raised her complaint she made a successful transfer between her accounts. It confirmed an issue she had raised in February 2024 didn't lead to any problems being found at the Virgin Money end.

Virgin Money said it didn't have customer suffering regular issues with the app and logging in. Virgin Money checked with its IT department regarding the error codes from Miss M and confirmed this can come up when there are *"interruptions reaching server, interruptions with connectivity or fluctuation in connection."*

Virgin Money said Miss M is using the most current version of the app and is accessing it on a relatively frequent basis. It said regarding the app store reviews it had taken a look and other than one review from October it didn't see these issues noted. It said there was nothing to suggest other users were having the same problems as Miss M.

Virgin Money concluded Miss M's accounts remain open and active. It provided evidence to show when Miss M had used the app.

Based on the details above and the evidence provided I don't think there's enough here for me to say that Virgin Money has done anything wrong. It has looked into the issues raised by Miss M. It has checked the details provided regarding the screenshots. And it has confirmed these aren't problems that would be caused by the app. Virgin Money has confirmed these are issues with connection.

Virgin Money has noted Miss M has used the app regularly and successfully to make transfers.

But I also accept Miss M's point that she closes down other banking apps once she has finished with them. I think that's something most people would do, rather than leave banking apps open. So, Virgin Money suggesting other apps might be running in the background doesn't seem to have any impact in this case.

The Virgin Money technical team haven't uncovered any specific problems at its end with the app, or issues with how it works for Miss M and other customers.

I've no reason to doubt Miss M encountered problems, but I've no reason to doubt what Virgin Money said about servers or connection issues either. Virgin Money have also checked with Miss M regarding her phone compatibility, and it involved its internal technical team to investigate the issues raised. It provided evidence to show Miss M was successfully logging on to the app. So, I think Virgin Money has acted reasonably. I think it did everything it could in trying to help resolve Miss M's app issues.

I think Virgin could have provided Miss M a better service when it came to returning her calls. But regarding the service around calling back about her complaint I can't comment on Virgin Money's complaint handling as that isn't a regulated activity.

I take Miss M's point about moving to another bank and the potential impact on her credit score, but that's Miss M's choice and Virgin Money hasn't closed her account.

My final decision

I don't uphold this complaint.

I make no award against Clydesdale Bank Plc trading as Virgin Money.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 1 April 2025.

John Quinlan
Ombudsman