

The complaint

Ms D is unhappy that she was unable to access her on-line account, via The Royal Bank of Scotland Plc (RBS) app. She said the app locks her out for no reason and she has to repeatedly re-register to access her on-line banking. She also complains about poor service she received when trying to sort out the issue.

What happened

In March 2024, Ms D attempted to pay for a kitchen appliance, which was delivered to her home. As the on-line banking app had locked her out, she wasn't able to transfer the payment, so she had to be taken to a branch to obtain the cash. She explained that, as she was disabled, this was inconvenient, caused her pain and was time consuming.

She complained to RBS. She said in addition to the issues with the app, when she tried to sort out the problem, call handlers had been rude, not helpful and calls hadn't been returned when promised. She also mentioned that multiple emails and messages hadn't been responded to. RBS agreed that the customer service hadn't been up to standard and offered her £70 compensation. But it said it was not responsible for any issues with the app. It said it was not aware of any other customers having the same problem and suggested it may be her phone that is the issue.

Ms D wasn't happy with this. She said she needed to be able to access her on-line banking as it was her main way of making payments and she didn't understand why it would not allow her access sometimes. Ms D then brought her complaint to our service.

One of our investigators reviewed the complaint. He empathised with her situation and acknowledged the frustration caused by the app not functioning. However, he said that RBS had explained its tech team had confirmed it wasn't a known problem, no other customers had reported similar issues and he hadn't been able to establish what was causing the issue with the app. He did agree with Ms D that the customer service hadn't been satisfactory and thought that £150 compensation would be appropriate to conclude the complaint.

Ms D disagreed. She said she has lost faith in RBS and doesn't feel it is taking her complaint seriously. She said she wasn't reassured that the issue wouldn't happen again in the future. The complaint was therefore passed to me to make 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.

Firstly, I'd like to say how much I can understand Ms D's frustrations over what happened. She explained she relies upon the banking app and having to go into branch was unnecessary, embarrassing and being disabled, caused her pain and inconvenience.

I appreciate how strongly Ms D feels about this complaint. She has raised a number of points and although I may not mention every point raised, I've considered everything she

has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. My role here, is therefore to look at the issues Ms D has experienced and see if RBS has done anything wrong or treated her unfairly. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what I think is most likely to have happened on the balance of probabilities.

I've looked carefully at all the evidence provided and it is clear to me that Ms D has had trouble in accessing her account through RBS's mobile app. What is not clear and I think remains the case, is what caused this – whether it was a glitch in RBS's system, something Ms D was doing or some other external factor outside both Ms D and RBS's control.

I'm unable to make a definitive finding on what caused problems for Ms D when trying to access her account through RBS's mobile app. But I think, as RBS have confirmed there were no reported issues with RBS's mobile app and it said it hasn't received other complaints, it's more likely than not that the issues Ms D was having were due to external factors outside of RBS's control.

However, Ms D has also mentioned she received poor customer service when attempting to regain access to her on-line banking. I can see Ms D has spent many hours attempting to sort the problem out. She has provided details of numerous calls and emails she has sent, some of which, I can see haven't been acknowledged or responded to by RBS. I can understand how this would add further frustration to an already frustrating situation. Also, having listened to the calls provided, although some staff have been extremely helpful, others have not and I agree at times, agents have come across condescending and rude.

Ms D has said that she doesn't feel the £150 suggested by the investigator, represents the time and effort she has put into trying to resolve the issues. I appreciate this has been extremely upsetting for her but I think £150, in addition to the £70 already received is appropriate for the issues she has faced.

I understand Ms D has now regained access to her banking app and hasn't had any issues with logging in lately, but she is still concerned it may happen again, as it had also happened before this incident. RBS has said that if it does happen again, it will support her in getting back online. I think this is the right thing for it to do.

Ms D has expressed that she is considering closing her account with RBS but is worried that it may cause her extra hassle. Many banks now offer a switching service, which is generally considered an easy way to transfer to a different provider if Ms D still wishes to do so.

My final decision

For the reasons explained above, The Royal Bank of Scotland Plc should pay an additional £150 to Ms D.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 27 March 2025.

Sarah Green
Ombudsman