

## **The complaint**

Mr G complains about the way that Bank of Scotland plc has dealt with a credit card account balance transfer and the customer service that he's received.

## **What happened**

Mr G says that he applied to Bank of Scotland for a credit card with a 0% balance transfer offer but the balance transfer was put on the wrong account so he tried to cancel the application but was told that he couldn't cancel it and that he then received poor service from Bank of Scotland. He complained to Bank of Scotland about those issues and it credited £200 to one of his accounts for the distress and inconvenience that he'd experienced and it refunded the balance transfer fee of £174.27 (which it said would be applied once he repaid the transfer amount). It said that the transfer was completed online and there was no bank error about the transfer but it apologised for the delay in closing the account and for the service that Mr G experienced. It confirmed that the account had been closed and said that it had requested that the hard search for the new credit card be removed from Mr G's credit file.

Mr G wasn't satisfied with Bank of Scotland's response so complained to this service. His complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. He said that he'd reviewed all the evidence and had found that Bank of Scotland had dealt with Mr G's complaint fairly so he wasn't asking it to do anything further.

Mr G didn't accept the investigator's recommendation so I've been asked to issue a decision on his complaint. He says that it was Bank of Scotland's error that the transfer was made to the wrong account and that he blames its systems.

## **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.

Mr G applied to Bank of Scotland for an online balance transfer of £3,485.48 in September 2024. The balance transfer wasn't applied to the account that Mr G had intended but Bank of Scotland says that Mr G applied for the transfer online and no banking error occurred. It says that Mr G called it when he realised that he had applied for the balance transfer on the wrong credit card and it offered to recall the balance and set up a direct debit but Mr G couldn't provide it with the third party credit card account details that were needed. Mr G says that it's Bank of Scotland's error that the transfer was made to the wrong account and he blames its systems for that but Mr G applied for the transfer online and I've seen no evidence to support his claim that Bank of Scotland made an error in connection with the transfer or that there was a system fault.

Bank of Scotland has confirmed that the account has been closed and that it has requested that the hard search for the new credit card be removed from Mr G's credit file. It acknowledges that it made service errors in its dealings with Mr G after the transfer had been made, including that it didn't call him back when it should have, it gave him incorrect information about closing the account, a direct debit was set up wrongly and it didn't respond to his data subject access request correctly. It apologised for the delay in closing the account and for the service that Mr G experienced and it credited £200 to one of his accounts for the distress and inconvenience that he experienced and refunded the balance transfer fee of £174.27 (which it said would be applied once he repaid the transfer amount).

I consider that the apology, the refund of the balance transfer fee and the £200 compensation for the distress and inconvenience that Mr G experienced are a fair and reasonable response by Bank of Scotland to the issues about which Mr G had complained. Bank of Scotland says that when Mr G complained to it he wanted it to close the card and to pay him compensation. It has confirmed that the account has been closed and has paid him compensation. I'm not persuaded that a higher award of compensation is justified in these circumstances and I find that it wouldn't be fair or reasonable for me to require Bank of Scotland to take any further action in response to Mr G's complaint.

## **My final decision**

My decision is that I don't uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 25 March 2025.

Jarrold Hastings  
**Ombudsman**