DRN-5509170

The complaint

Mr H complains that he couldn't log into his Bank of Scotland plc (BoS) account via its banking app.

What happened

When Mr H tried to use his BoS bank app he found that it wouldn't work. Mr H uninstalled and reinstalled the app but still couldn't log in to his account. Mr H complained to BoS and said not being able to use the app angered him. He said he hadn't changed anything - his phone and number have stayed the same. He said BoS stated it reviews security controls which meant he was prevented from accessing the app when he hadn't made an error.

Mr H said he had to find a computer to log into his account instead of the app, which he found difficult. He said this caused inconvenience and distress and impacted him financially and he wants BoS to admit it was at fault and pay compensation.

BoS apologised for Mr H's inconvenience of having to logon via its browser. BoS said its system found that Mr H's phone no longer met its minimum security requirements which led to the app being inaccessible. BoS said it continually reviews and amends security controls on the app to provide extra protections and sometimes its services may be unavailable. In these circumstances it said Mr H can use its mobile or desktop website; call its phone service or visit a branch. BoS said Mr H had successfully registered for the app again.

Mr H wasn't satisfied with this response and referred his complaint to our service. Our investigator did not recommend it be upheld. She said Mr H wasn't informed the app would stop working on his phone and he hadn't changed his phone or number. However, BoS is required to maintain security to ensure there's no unauthorised access to customer accounts and it didn't do anything wrong in changing its security controls.

Mr H disagreed with the investigator and requested an ombudsman review his complaint. He said it wasn't his fault the app stopped working - BoS prevented access and are at fault.

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.

I can understand Mr H's frustration at not being able to log into the BoS app to access his account and make payments. I understand he had been using the app for over a year when this happened, and it meant Mr H had to use the online browser version instead of the app.

Mr H has said he has done nothing wrong and so should not have been inconvenienced by BoS. I've considered whether BoS did anything wrong in its treatment of Mr H.

BoS has given two reasons for why Mr H's app stop working on his phone. Firstly, that his phone no longer met the minimum security requirements. BoS has a regulatory responsibility to ensure the safety of customer accounts and security upgrades are a key part of this. I agree with the investigator that BoS has to meet high security requirements by upgrading its security software and it's not an error on the bank's part to update its app.

Secondly, BoS said it is redesigning the mobile app to meet more customer needs and to ensure it retains a strong position in the competitive digital marketplace. The reason Mr H could not access the app was because it was being updated to incorporate these changes. The inconvenience this caused to Mr H was not an error by BoS and I think it was reasonable for the bank to amend its app for the reasons it has given.

Mr H said he was impacted financially, but hasn't said what that impact was. In any event, he still had access to online banking, phone banking or visiting a branch and so his day-to-day banking activities were inconvenienced but not precluded by the app not working.

I'm pleased that Mr H has successfully re-registered for the app and I hope his use is trouble free from now on.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 August 2025.

Andrew Fraser
Ombudsman