

## **The complaint**

Mr J complains the Royal Bank of Scotland Plc didn't do what it agreed to do when he paid two foreign cheques into his account and was obstructive when he complained.

## **What happened**

Mr S has a current account with RBS, a mobile phone, a landline and an email address. He uses online banking too.

Mr S has told us that he had two foreign cheques worth just over £9,000 that he wanted to pay into his current account. He says he called RBS's customer services on 19 March 2024 about paying them in and was told that:

- the cheques could be paid in as one transaction;
- he'd be called when the cheques credited his account; and
- he'd be charged £10.50 in commission.

Mr S says he paid both cheques into his account when he went into a branch later on that day and the branch staff told him the same thing. He says he has a deposit slip that proves the cheques were paid in as one transaction too.

Mr S says he called RBS's customer services on 2 April 2024 at around 11:30am so that he could speak to an agent about the two cheques he'd paid in. The cheques hadn't credited his account by then and he says he was worried about this. He says that after the agent asked him for his details they seemingly cut him off. To be sure, however, he continued on hold for 10 minutes consistently asking "hello" but got no response.

Mr S says he called RBS's customer services again about half an hour later at around 12:15pm and after over 20 minutes on hold spoke to another agent. He says the agent told him that they'd message the branch and ask them to call him that afternoon so that he could speak to them and they could chase the cheques up.

Mr S says the branch didn't call him, message him or reply to him – despite him having spent 70 minutes on the phone that day to RBS – so he raised an online complaint. He did so on the same day – in other words, 2 April 2024 – at 17:15 and asked RBS to reply by email only.

Mr S says he understood his online complaint form would be emailed to him, or there'd be a copy of it on his online banking, so he wouldn't need to print out a copy. He says he subsequently discovered neither was the case.

Mr S says that RBS's response to his complaint was to put all of the onus on him. He ended up complaining to our service saying that RBS had been obstructive and had caused him a huge amount of distress as a result of not doing what it said it would and not dealing with his complaint. He said he wanted £500 in compensation. He told us that he'd discovered, when going through his statement for April 2024, that both cheques had been credited to his account on 18 April 2024, but that they hadn't been processed in the way he'd been told they

would. I'll say more about that shortly.

One of our investigators looked into Mr S's complaint but ultimately didn't uphold it. Mr S was very unhappy with our investigator and their recommendations and asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

### **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 issued a provisional decision earlier on this month in which I said I was satisfied that Mr S hadn't made a financial loss as a result of the way the cheques in question had been processed. For that reason, I said I was only going to consider whether or not RBS did anything wrong in relation to:

- a) Mr S paying in the two cheques in question; and
- b) the way it handled his complaint.

Based on the evidence I'd seen, I said that I accepted Mr S's evidence as to what happened when he called RBS on 2 April 2024. I also said that I accepted his expectations hadn't been met resulting in unnecessary distress and inconvenience. And finally, I said that I accepted that RBS hadn't handled Mr S's complaint well and that this had caused distress and inconvenience too for which an award of £250 would be fair and reasonable.

RBS accepted my provisional decision. Mr S didn't and said, amongst other things, that I had contemptuously ignored, obstructed and failed / refused to recognise or acknowledge crucial facts, crucial evidence and crucial submissions. He did so even though I'd accepted his evidence on the key issues as far as this complaint is concerned and upheld his complaint having considered the evidence both parties had sent in carefully and impartially. Other than in effect saying I'd ignored his previous submissions – and referring me back to them – he said very little about what I'd actually said in my provisional decision.

Having considered everything again, I remain of the view that RBS hasn't met Mr S's expectations in key respects causing unnecessary distress and inconvenience for which an award of £250 is fair and reasonable. So, that's the award I'm going to make.

This should have been a relatively straightforward complaint involving two foreign cheques which weren't processed in line with Mr S's expectations causing him unnecessary distress and inconvenience. It hasn't been. Neither party has helped. RBS didn't handle Mr S's complaint well and hasn't provided us with information we've asked for. And Mr S has sent us extensive submissions which often restate his complaint rather than answering questions we've asked or commenting on what we've said throughout this complaint. We're an informal dispute resolution service and our role is to resolve complaints quickly and informally. Neither party has helped us to do that in this case.

### **Putting things right**

As I mentioned earlier, I remain of the view that RBS hasn't met Mr S's expectations in key respects and that he's been caused unnecessary distress and inconvenience for which an award of £250 is fair and reasonable.

### **My final decision**

My final decision is that I'm upholding this complaint and require the Royal Bank of Scotland Plc to pay Mr S £250 in compensation in full and final settlement of his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 May 2025.

Nicolas Atkinson  
**Ombudsman**