

## **The complaint**

Mrs K complains of poor customer service following contacting the Royal Bank of Scotland Plc (RBS) concerning a blocked payment. And that it refused to pay the promised amount of compensation.

## **What happened**

In February 2025, Mrs K contacted RBS, as her card had been blocked when she was attempting to make a payment. The payment was to a travel agent and she needed to make it before closing time, as she didn't want to lose the booking. To ensure the payment went through, the agent told Mrs K that they were removing her card from her online banking. She was told to make the payment and then to call back to reinstate the card.

Mrs K made the payment successfully and then called RBS. However the first agent had left no notes on the file and the second agent didn't understand what next steps needed to be taken and advised that they couldn't help. When she called back the third agent did understand, but the call was disconnected before the matter could be resolved. Subsequently RBS did sort out the matter.

A customer service adviser from RBS contacted Mrs K, and subsequently wrote to her to advise that her complaint was upheld, and that a payment of £1,000 would be made to her. Mrs K subsequently received a payment of £100 and called back to query the position. She wasn't able to speak to the complaints adviser concerned because of system difficulties. She then received an e-mail advising that the £1,000 figure was an error and that the correct figure was £100. RBS agreed to pay a further £25 because of the error.

Mrs K referred the matter to the Financial Ombudsman Service. She felt that RBS should be honouring its original offer. RBS offered to increase the payment to £200.

Our Investigator thought the payment made and the offer to increase it was reasonable.

Mrs K didn't agree and the matter has been passed to me for an Ombudsman's consideration.

## **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.

In respect of Mrs K's experience, and the customer service provided to her by RBS, I've listened to the recordings of the phone calls she made on 14 and 17 February. Unfortunately recordings are not available of the calls she made to the initial agents. Although I think Mrs K doesn't have an issue with RBS's summing up of those calls in its response letter to her.

The first agent helped Mrs K make the payment and there isn't any issue about what they said or did during that call. However they didn't leave notes on file to advise what needed to be done with regard to reinstating her card with online banking. As a result the second agent

told Mrs K they couldn't help her. The third agent realised what was needed but the call was disconnected and Mrs K wasn't called back. I understand that RBS was able to resolve Mrs K's issue.

When the customer adviser contacted Mrs K, I understand that she felt that they were sympathetic and understanding. However the final response letter said that a payment of £1,000 would be made. I think this was an error (as RBS clearly didn't realise it until Mrs K contacted it again). Though it does show a lack of care in proofreading the e-mail before it was sent. I think also that when Mrs K contacted RBS after she had received £100, it would have been frustrating for her as she wasn't able to talk to the complaints adviser.

As I've said, I do think that the £1,000 figure was an error. On reviewing the complaint it does seem to me that for her initial experience £100 reflects the sort of compensation I would've awarded. We wouldn't expect RBS to be held to its initial error as it clearly corrected it as soon as it was made aware of it. Although for the additional distress and inconvenience of having to go through more phone calls trying to find out what happened, I do think that the offer to increase the payment to £200 is fair and reasonable. As I understand it RBS has already paid £125, so it should pay a further £75.

### **My final decision**

RBS has already made an offer to pay a total of £200 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that The Royal Bank of Scotland Plc should pay £200, less any payment already made.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 17 July 2025.

Ray Lawley  
**Ombudsman**