

The complaint

Mr M complains about issues that he's had with Clydesdale Bank plc, trading as Virgin Money, relating to his current and credit card accounts.

What happened

Mr M has a current account and a credit card account with Virgin Money. He complained to it about a number of issues with his accounts and it sent him a final response to his complaints in October 2024. It listed eleven issues about which Mr M had complained. It upheld six of those issues and apologised to Mr M for them. It said: *"We'd love to think we always get it right, but sometimes we slip up. To make things right we would like to offer you £100 in compensation"*. Mr M contacted Virgin Money again about his complaints but it said that it felt that all of his points had been addressed in its final response letter.

Mr M wasn't satisfied with its response so complained to this service in November 2024 and he described in detail in his complaint form the issues that he'd experienced. 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 was unable to look into Mr M's complaint about Virgin Money's handling of his complaint but he recognised that there had been a number of issues with Virgin Money. He thought that it had paid Mr M a reasonable amount of compensation for the service issues and that its response was in line with this service's approach.

Mr M says that he's in total disagreement with the investigator's recommendation and has asked for his complaint to be considered by an ombudsman. He says that there have been more than ten errors made by Virgin Money, some of which are extremely serious, he went through a lot as he's described in his complaint form, the treatment of him by Virgin Money was nothing short of awful and he hopes that recordings of all of the calls that he mentioned in his complaint form have been listened to.

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 M has described in detail in his complaint form the issues that he's had with Virgin Money concerning his current and credit card accounts. He said on his complaint form that he completely disagrees with the handling of his complaints and the fact that many points have been totally not responded to or not taken seriously at all. He also said that he'd like all points to be responded to and resolved and to be compensated for the errors that took place.

Virgin Money provided a detailed response to Mr M's complaints in October 2024. It upheld six of the eleven issues that it said that Mr M had complained about, it apologised for those issues and offered £100 compensation to Mr M. Mr M says that there have been more than ten errors made by Virgin Money, some of which are extremely serious, but I consider the issues to be primarily administrative in nature and, though they may have been upsetting for Mr M, I don't consider that the issues would reasonably be considered to be "*extremely serious*". Mr M said in his complaint form that a number of things weren't addressed in Virgin Money's final response letter which adds to what has occurred and his overall customer service experience and he described the issues that he says are outstanding.

Virgin Money says that Mr M has made nineteen complaints to it between January 2023 and March 2025 and that it's paid him £2,000 compensation. I consider that the responses that Virgin Money sent to Mr M were a fair and reasonable response to the issues that he'd raised and that it was fair and reasonable that it apologised for the issues that he'd experienced and paid him £100.

Mr M says that he hopes that recordings of all of the calls that he mentioned in his complaint form have been listened to but Virgin Money hasn't provided recordings of all of those calls to this service. The investigator said that he'd listened to some calls from June 2024 about a change to Mr M's credit card payment date. It's for me to decide what evidence I need to consider to make a decision on Mr M's complaint and I don't consider that I need to listen to all of the calls to which Mr M has referred to in his complaint form for me to be able to reach a decision on his complaint that's fair and reasonable in the circumstances.

I've carefully considered all of the evidence that Mr M has provided, including in particular what he's said in his complaint form and in response to the investigator's recommendation. Virgin Money accepts that there have been some issues in its dealings with Mr M, it has apologised for those issues and has paid Mr M £100 compensation. I consider that to have been fair and reasonable in these circumstances and I'm not persuaded that the issues that Mr M has described justified a higher award of compensation than that.

Mr M says that the treatment of him by Virgin Money was nothing short of awful and it's clear that he feels very strongly that Virgin Money hasn't treated him correctly and should be required to do more to put things right, so I appreciate that my decision will be disappointing for him. I find that it wouldn't be fair or reasonable in these circumstances for me to require Virgin Money to pay any further compensation to Mr M or to take any other action in response to his complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 2 July 2025.

Jarrold Hastings
Ombudsman