

## **The complaint**

Mr S complains that The Royal Bank of Scotland Plc (RBS) hasn't given him information about his mortgage in an appropriate format, and hasn't provided good service when he tried to raise the issue.

## **What happened**

Mr S took out his mortgage with RBS in around 2008. He borrowed £144,000 over 19 years on interest only terms. Since 2013, the mortgage has been on a variable rate tracking the Bank of England base rate with a 1.10% margin.

Mr S has made various complaints about his mortgage over the years. In this complaint, he's unhappy about the following matters:

- RBS's explanation of how interest has been charged and added to his mortgage account.
- The formatting and accuracy of transaction information RBS has provided to him.
- A phone call with RBS staff when he raised this issue.
- That RBS paid him £100 compensation as a result of his complaint without his agreement or asking him into which account he wanted the compensation paid.

Our investigator said that we couldn't consider the first complaint, because Mr S had brought it out of time. He went on to consider the other three points. He said that Mr S had regularly requested information about his account history, outside regular statement periods. RBS had to put that information together manually and it had on occasion been inaccurate. He noted that RBS had recalled the £100 payment when Mr S complained about it being paid. He said it should be increased to £200 and repaid to Mr S.

RBS accepted that, but Mr S did not, so the complaint comes to me for a final decision to be made.

## **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 agree with our investigator that the first part of Mr S's complaint can't be considered. That's because he brought it to us more than six months after RBS sent its final response to that part of the complaint. Although it dealt with the same issue in a later final response which also covered other matters, RBS's position on the complaint hadn't changed so the time limit runs from the first final response not the second. And I haven't seen that there were exceptional circumstances which prevented Mr S referring the complaint to us within the deadline. So I'll focus on the other three complaint points in this decision.

Mr S's mortgage is of a historic type that RBS no longer offers to new customers. It's managed on an older version of RBS's IT systems. That means that Mr S doesn't have access to an account history in the way that some other customers might have, for example

through online banking.

He only gets periodic statements automatically. But I can see Mr S wants information about his account more regularly. He's often asked RBS to send him an up to date transaction list so he can check his balance, interest and payments more often.

Because the mortgage is on a legacy system, RBS can't generate statements at more regular intervals to send to Mr S. But it still wants to help him by giving him the information he asks for. The only way to do that is to download the information in the system into a spreadsheet, print it out and send it to him.

Mr S doesn't think this is right. He's concerned that he has to keep asking for information, and he's concerned that manually putting it into a spreadsheet might result in error. I understand his concerns about that. But it isn't possible for RBS to do things in any other way, and rather than simply telling him it can't give him the information he has asked for it's done its best to work around the system limitations by giving him the information manually.

Mr S also has some criticisms of the content of what RBS sends him. I don't uphold his complaint about that. I'm not going to require RBS to present the information in a different way, or provide different information, as that's not how its IT system for managing this mortgage works.

However, I do agree that RBS ought to have explained some of the abbreviations and codes used – it's done that now, but failing to do so the first time it sent the information to Mr S caused him some avoidable confusion. And on at least one occasion the printout RBS sent to Mr S was in portrait rather than landscape format, meaning part of the relevant information didn't appear on the page. That was careless and could have been avoided.

I appreciate Mr S's frustrations about his conversations with RBS about this. But, as I've explained, some of what Mr S wanted just wasn't possible, and Mr S wouldn't accept RBS's explanation about that. I think, for the most part, RBS was doing its best to help him. But, as it accepted in its final response, one phone call didn't go as well as it should have done. RBS offered £100 compensation for that.

RBS paid the compensation to Mr S automatically. It paid it into his current account with NatWest, RBS's sister bank. Mr S wasn't happy about that, because he hadn't accepted the compensation and hadn't agreed for it to be paid into that account. RBS should have checked with him where he wanted the compensation paid first. But when Mr S complained about that, it withdrew the compensation again and said it would pay it to where Mr S wanted it paid if he decided to accept the offer. I think that's fair.

### **Putting things right**

Overall, as I've said, I think RBS was by and large doing its best to help Mr S within the limitations of its IT system, and it tried to explain why it wouldn't be possible to do things as he wanted. But it did make mistakes along the way, as I've set out above. Our investigator recommended that RBS increase its offer of compensation to £200 to recognise the upset and frustration caused. RBS accepted that, and I think it's a fair amount of compensation.

### **My final decision**

My final decision is that The Royal Bank of Scotland Plc should increase its offer of compensation to £200, paid into an account in his name of Mr S's choice.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or

reject my decision before 1 July 2025.

Simon Pugh  
**Ombudsman**