

The complaint

Mr J complains that Clydesdale Bank Plc, trading as Virgin Money, knowingly displays inaccurate information on its mobile banking app.

What happened

Mr J holds a credit card with Virgin; he makes use of the mobile banking app to make payments, view his balance, and so on.

In February 2025, Mr J complained to Virgin. In summary, he was unhappy that its mobile app didn't update in real-time or show live information. Mr J offered an example whereby he'd paid his bill in full but, when he checked the app over the next few days, an outstanding balance remained. Mr J said this was confusing, and that it caused him stress and anxiety around managing his finances.

Virgin didn't uphold Mr J's complaint. It said that its app was driven by the most recent statement, not live data, which was a decision Virgin had taken around the app's functionality. So, overall, Virgin said the app functioned as designed. It also honoured a £50 gesture of goodwill, which had been offered for the feedback Mr J had provided.

Mr J remained unhappy, and he contacted this Service for an independent review. An Investigator here reviewed what had happened; having done so, they didn't think the complaint should be upheld. In short, the Investigator said that this Service can't force a financial business to change the way it chooses to operate; while Mr J's frustrations were understandable, Virgin hadn't done something wrong in the way it's determined its app should function.

Mr J disagreed. He set out that he'd suffered a financial loss, by making overpayments which weren't due, and that it surely wouldn't take much for Virgin to display some notice on its app to clarify that some information wasn't live. Mr J also considered Virgin to be in breach of various regulatory obligations. So, as no agreement has been reached, the complaint has now been passed to me to decide.

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.

Having done so, I think it worth noting at the outset that I'm left in no doubt over Mr J's strength of feeling here. It's clear the matter means a great deal to him. So, I thought it important to explain upfront that I've focussed on the crux of the matter; put simply, I haven't gone into the same level of detail as Mr J. I mean no discourtesy in my approach. Instead,

our role is to be informal and my approach here is simply to align with that purpose.

Turning to the merits of Mr J's complaint, as I understand it, his view is that Virgin's mobile app should display information in real-time; or, at the very least, provide notice to users that some information *isn't* in real-time. Our Investigator, when they explained that this Service can't force a business to change its processes or systems, is correct – that's a matter for the regulator, the Financial Conduct Authority (FCA) instead – but I do nonetheless understand Mr J's frustrations here. What he's said, in particular about the effect to him personally, is entirely plausible. It's clear that Mr J wants to manage his finances effectively – that's a commendable approach – and therefore it's understandable that he'd like real-time information in order to do so.

Having said that, Virgin has made a legitimate commercial decision for the app to function in the way that it does. It's explained that the data visible in its app is populated from the latest statement, and payments towards a balance can take some time to clear. The app, according to Virgin, updates once the next statement is issued.

Broadly then, I can't say Virgin has done something "wrong"; its app appears to function as designed, it's just that Mr J doesn't like that design and would prefer a real-time picture, or clearer indication that the app is, essentially, just displaying information contained in the last statement. That, I think, is at the core of the dispute here.

When Mr J raised the matter with Virgin, after he'd made a payment to clear his balance in full, I've seen it did reassure him that the balance was indeed repaid, and he didn't owe anything else. That's just what I'd expect Virgin to do; it should provide such reassurance to customers and clarify its processes – or system operations – as and when necessary. Virgin also clarified how its app works in its final response letter; so, I'm satisfied that Mr J is aware of how it works, even if he doesn't like or agree with it. That means, broadly speaking, that Mr J can mitigate any future confusion – and if he's unsure of what he might owe, he knows Virgin can tell him and, alongside that, give him any reassurance he might need.

Mr J has let us know that he suffered a financial loss through making an overpayment towards his credit card; he did so, he says, because the information in Virgin's app wasn't in real-time. Our Investigator recently asked Mr J when he made this overpayment, but he's said he can't remember or provide evidence. That's not inherently unreasonable, though it does mean I can't fairly conclude that Mr J was pushed to send an overpayment, given the overpayment could well have been made *after* Virgin had explained to Mr J how its app functioned. In any case, it's open for Mr J to contact Virgin to retrieve his overpayment if he hasn't already done so.

In closing then, I do appreciate Mr J's point of view and, as I understand it, he's now moved away from using this credit card. Overall, that may very well be the right decision for him – and I was pleased to note that Virgin did take on board Mr J's insight, which I think is valuable, particularly for customers in similar situations. I can't, though, for the reasons I've explained, say that Virgin has done something fundamentally wrong; nor can I order it to change the functionality of its mobile banking app. While I know that'll disappoint Mr J, it follows that I don't uphold this complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 8 August 2025.

Simon Louth
Ombudsman