

## **The complaint**

Mr S complained that after he sent a payment to his credit card, Clydesdale Bank Plc trading as Virgin Money was responsible for the payment incorrectly being sent a second time.

## **What happened**

Mr S authorised a payment via mobile banking from his Virgin Money account to his credit card account. Two payments for the same amount were then sent to Mr S' credit card just a few minutes apart - although he intended to send the payment only once. When he complained, Virgin Money said there had been no technical error as the payment had been created twice but agreed that when Mr S got in touch about what happened, it should've provided a better customer experience. For this, Virgin Money paid Mr S £100 by way of apology for the distress and inconvenience this caused.

When one of our investigators considered Mr S' complaint, he didn't recommend that it should be upheld. He mainly said he couldn't see anything to suggest that Virgin Money was responsible for the duplicate payment and he felt the compensation already paid was fair to resolve the other aspects of Mr S' complaint. As Mr S didn't agree, the complaint was 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.

I've carried out an independent review and having done so, I've reached the same conclusion as our investigator.

The crux of Mr S' complaint, as I understand it, is that he believes there was some system issue or 'glitch' that prompted him to make the payment twice. But Virgin Money told us there isn't any supporting evidence to show this is what happened – its system shows that Mr S sent the payment twice. So it correctly actioned this payment in line with his instructions, as I would expect it to have done.

My role is to consider the evidence presented by Mr S and Virgin Money and reach an independent, fair and reasonable decision. It is important to make clear that my findings are made on a balance of probabilities, in other words, what is more likely than not, based on the evidence that has been provided by the parties. In simple terms, to uphold this complaint there would have to be persuasive evidence that made it more likely than not that Virgin Money had done something wrong. I can't uphold his complaint just on the basis of what Mr S has told me when there's a lack of other evidence to support what he's said. And the available evidence isn't enough to conclude that Virgin Money made an error here.

I'd still expect Virgin Money to treat Mr S in a fair and reasonable way overall. Virgin Money assisted Mr S to recover the second payment but agreed that the service it provided when Mr S phoned to try and sort things out fell short of the level of service it aimed to provide

customers. It acknowledged that Mr S had complained about a lack of clarity and not knowing what was going on with the situation.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint. One way we would try and do this is to put Mr S in the position he'd be in if Virgin Money hadn't been responsible for any poor service issues. So my starting point is to think about the impact on Mr S of what happened.

The second payment was recovered, so Mr S isn't out of pocket as a result of what happened.

And I think the £100 compensation paid by Virgin Money is fair and reasonable in all the circumstances. In my view, it fairly reflects the stress and inconvenience caused to Mr S as a result of Virgin Money's service failings (keeping in mind that I haven't found that Virgin Money was responsible for the duplicate payment being sent incorrectly). I am satisfied that £100 matches the level of award I would make in these circumstances had it not already been paid. It is in line with the amount this service would award in similar cases, and it is fair compensation for Virgin Money to pay Mr S in his particular situation.

I'm sorry that Mr S found this such a frustrating experience. But for the reasons I have set out above, I'm not upholding his complaint because I am satisfied that Virgin Money has already taken responsibility for addressing shortcomings in the service provided and done enough to put this right.

### **My final decision**

For the reasons I have set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 July 2025.

Susan Webb  
**Ombudsman**