

## **The complaint**

Mr E complains about unauthorised transactions on his account with Clydesdale Bank PLC, trading as “Virgin Money”.

## **What happened**

Mr E raised many queries about his accounts with Virgin Money and his account switch to another bank. However, when Mr E came to us his complaint centred around transactions on his savings account which he says he didn't authorise. Mr E says he thinks either the banking staff or family members are involved with taking money from his account, but he has also referred to a gang who he says often break into his home and steal things. Mr E says Virgin Money should refund the unauthorised transactions.

Virgin Money considered Mr E's complaint and has provided evidence to show that many of the withdrawals Mr E complains of were transfers to his current account. And the funds were then used for general spending. It has produced the withdrawal slips for some of the transfers, but it hasn't been able to provide all of these as it says these aren't kept very long. Virgin Money says Mr E is known to his local branch and it is aware he suffers from vulnerabilities which may be causing him some confusion over his account activity. But overall, it believes Mr E is responsible for all the withdrawals in dispute, and so it hasn't refunded any of the transactions.

Our investigator considered this complaint and felt this wasn't a complaint he could uphold. Ultimately, he felt the evidence persuaded him that the transactions were likely to have been authorised. Mr E wasn't happy with this outcome, so the complaint has been passed to me for a final decision.

## **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 E has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Virgin Money has provided Mr E's bank statements for his savings account, current account and his ISA account. This shows that Mr E held his savings account with it from 14 September 2023 to 31 August 2024, and during this time there both transfers out of this account and cash withdrawals completed in branch. Virgin Money has been able to provide seven of the withdrawal slips showing withdrawal requests from his savings account to his current account. These slips appear to be signed by Mr E in branch. I've also seen these same amounts credit his current account and are then used for general spending.

Mr E hasn't disputed any of the incoming payments into his current account, and he has made use of the funds credited from his savings account. And had Mr E not authorised these

transfers, I think he would've realised sooner as his balance would've been significantly higher than he would've been expecting it to be. It is also not likely these transfers were made by a fraudster, another family member or a staff member from Virgin Money, as the only person who benefitted from the transfers were Mr E himself. So, I think all the transfers into Mr E's current account from his savings account were carried out by Mr E himself, even if he doesn't remember them now.

There are also some cash withdrawals from Mr E's savings account which Virgin Money say were made in the branch. I've seen from the evidence supplied that Mr E is known to his local branch. And I've heard in calls that Mr E has referred to the same branch and commented on how helpful and kind the staff are to him there. So, I think it would be unlikely someone else would be able to impersonate Mr E in the branch to make the disputed cash withdrawals.

Mr E is unhappy that there isn't any CCTV to prove that he made these withdrawals. While this could've been helpful, it often doesn't show exactly what is exchanged between the cashiers and their customers. And without this evidence I am still required to make a finding on what I think is more likely to have happened. Having read through all of Mr E's testimony and listened to his calls with Virgin Money it seems Mr E isn't sure about whether he has withdrawn the money to give his family or hasn't completed these withdrawals at all. So, it's difficult for me to rely on Mr E's evidence alone. Ultimately, Mr E hasn't provided anything to support what he says about the cash withdrawals being unauthorised, and in the absence of this the evidence Virgin Money has provided is more persuasive. Therefore, I have concluded that I think it's likely Mr E made the cash withdrawals in dispute.

I know this outcome will come as a disappointment to Mr E but based on the evidence I have, I don't think these transactions were unauthorised. So, I don't think Virgin Money need to do anything further here. I also note that Mr E seems confused about his account activity and may benefit from some support managing his finances going forward.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 24 October 2025.

Sienna Mahboobani  
**Ombudsman**