

## **The complaint**

Mr R complains that he checked his eligibility for a credit card from Clydesdale Bank Plc trading as Virgin Money on two different websites but received different results on each site. He wants to know which result is correct.

## **What happened**

Mr R checked his eligibility for a Virgin Money 0% balance transfer credit card on a comparison website and received a result which said he was guaranteed to be accepted.

Mr R checked his eligibility on the Virgin Money website and received a result that said he wasn't eligible to apply for any of their cards.

Mr R complained to Virgin Money. He said he wanted to know which result was correct before he applied, because an application would involve a hard credit search and he didn't want his credit file impacted if the application was declined.

Virgin Money didn't uphold the complaint. It said it wasn't able to see any pre-approval/eligibility check results on comparison websites or on its own website as these were not stored. It said it was unable to determine why Mr R had received different results.

Mr R remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said the questions asked on the websites Mr R had used were different which could be why the results were different. The investigator said she wouldn't expect Virgin Money to be able to say why there had been a different outcome on the comparison site or say which result should be relied on as they were separate companies. The investigator said that Virgin Money hadn't acted unfairly.

Mr R didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr R, but I agree with the investigator's opinion. I'll explain why.

Firstly, it may be helpful if I explain what an eligibility check is. Based on the information inputted in response to the questions asked, the result indicates whether the applicant is likely to be approved for the card. An eligibility check doesn't include a credit search, which is why the results of an eligibility check are always stated to be subject to final checks.

I've reviewed both websites that Mr R used. The comparison website has more general questions than the Virgin Money website, so the information gathered and used in the eligibility check on each website is different. I'd expect to see a different result in circumstances where the information used in the checks is different.

I appreciate that Mr R feels very strongly that Virgin Money ought to be able to explain why the result of the checks are different. Virgin Money has explained that it doesn't have access to the eligibility checks, so it isn't able to comment on why the results are different. I haven't seen any information to suggest that Virgin Money has made an error by not storing the results of eligibility checks on its own website. There's no requirement for a provider of credit to retain the results of eligibility checks in the same way as they are required to retain the results of credit checks.

I understand that Mr R is frustrated that he can't be certain that his application will be successful. However, as I've said above, an eligibility check isn't a guarantee that an application will be approved because all applications are subject to final checks.

Taking all the available information into account, I haven't seen anything to suggest that Virgin Money has made an error or treated Mr R unfairly.

For the reasons I've explained, I'm unable to uphold the complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 15 September 2025.

Emma Davy  
**Ombudsman**