

The complaint

Mrs B complains that Clydesdale Bank Plc trading as Virgin Money blocked her card and mobile app whilst she was abroad. She's unhappy that she had to make several phone calls to resolve the issue and wants her call charges refunded.

What happened

Mrs B holds a credit card with Virgin Money.

On 20 February 2025 Virgin Money placed a block on the account as a security measure to protect it from potential fraud. Virgin Money tried to contact Mrs B the same day to verify the transaction but was unable to reach her.

Mrs B contacted Virgin Money on 21 February 2025 and confirmed that the transaction was genuine. Virgin Money lifted the block.

The account was flagged again on 26 February 2025 for a security check. Virgin Money attempted to contact Mrs B the same day but was unable to reach her.

Mrs B subsequently contacted Virgin Money and verified the transaction.

Mrs B raised a complaint with Virgin Money. She said she'd had to call them several times to resolve the issue and was unhappy that they had placed her on hold and dropped the call. She also said she hadn't been advised that it could take some time for her mobile app to be restored. Mrs B asked for her call charges to be refunded.

Virgin Money didn't uphold the complaint. In its final response it said it hadn't made an error by blocking the account because its fraud protection system had flagged transactions on the account. In relation to the call charges, Virgin Money said it wasn't liable for associated costs as a result of security restrictions.

Mrs B remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said Mrs B had used the number that Virgin Money had provided to customers who were calling from abroad and that the terms and conditions of the account stated that calls would be charged at the service providers prevailing rate. The investigator said she hadn't seen anything to suggest that Virgin Money hadn't followed its processes correctly.

Mrs B didn't agree. She said that if Virgin Money had answered her calls more swiftly she wouldn't have had to make multiple calls.

Because Mrs B didn't agree 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 Mrs B but I agree with the investigator's opinion. I'll explain why.

I appreciate that it must've been frustrating for Mrs B to have her card blocked whilst she was on holiday. Virgin Money – like all providers of credit – are obliged to have security measures in place to protect customers against potential fraud. If the system flags an account for security reasons – as was the case here – the card holder must verify the transaction in order for the account block to be removed.

Based on what I've seen, Virgin Money followed its security procedure correctly. I'm unable to say that it made an error when it blocked Mrs B's card.

Mrs B has said that she had to call Virgin Money several times to get the block removed. She wants her call charges refunded.

I've reviewed the available evidence. Virgin Money provides customers who are calling from abroad with a designated number to use. I can see that Mrs B used this number to call Virgin Money about the block, and that she incurred call charges of around £40 calling this number.

The terms and conditions of the account state that calls made to this number will be charged at the service providers prevailing rate. The terms and conditions also state that Virgin Money won't be liable for any costs incurred as a result of security restrictions. I'm unable to hold Virgin Money responsible for Mrs B's call costs because these charges have been set by her service provider.

Mrs B has said that she wouldn't have incurred such a level of call charges if Virgin Money had answered her calls swiftly. I've thought about this. However, it isn't always possible to answer a call immediately, as there are often a significant number of calls being received at the same time. Mrs B has made the point that she was placed on hold and that the call was dropped. I'm sorry to hear that and I appreciate that it must've been frustrating. However, I haven't found anything to suggest that Virgin Money did this deliberately.

I can see that the block was removed quickly once she had contacted Virgin Money and verified the transaction, so I can't say that Virgin Money caused unnecessary delay.

For the reasons I've explained, I'm unable to uphold the complaint. I won't be asking Virgin Money to do anything further.

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 Mrs B to accept or reject my decision before 1 September 2025.

Emma Davy
Ombudsman