

The complaint

Ms T is unhappy with the service provided by Clydesdale Bank Plc, trading as Virgin Money.

What happened

Ms T raised a complaint with Virgin because she found that, after a mobile banking app update, she was unable to access the Virgin mobile banking app on her mobile phone.

Virgin responded to Ms T and made several suggestions as to why Ms T might not be able to access the mobile app and offered potential solutions for those issues. But none of the solutions that Virgin suggested worked, and Ms T remained unable to access the Virgin mobile banking app.

Virgin noted that Ms T had explained that her mobile phone provider had moved away from the most commonly used operating systems and had transitioned to its own operating system. Virgin also noted that they didn't provide functionality support for the operating system that Ms T's mobile phone provider had transitioned to, and they explained that if this were the issue that was preventing Ms T from accessing their mobile banking app, there was unlikely to be a resolution available for the problem. Ms T wasn't happy with Virgin's position, so she referred her complaint to this service.

One of our investigators looked at this complaint. They explained that it was for a business to decide what mobile phone operating systems they supported, and that it wasn't for this service to tell Virgin, or any business, that it must provide support for a specific operating system as Ms T wanted. Ms T wasn't satisfied with the view of this complaint put forward by our investigator, so the matter was escalated to an ombudsman 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.

Having done so, I won't be upholding this complaint. While I acknowledge Ms T's frustration and inconvenience at what's happened here, it seems to me that it is most likely that the issue stems from a lack of compatibility between Virgin's mobile banking app (and potentially other Virgin systems and applications) and the operating system on Ms T's mobile phone. And, ultimately, I'm satisfied that whether Virgin choose to provide support for that specific operating system or not is a commercial choice that Virgin are entitled to make.

I also confirm that this service is not a regulatory body or a Court of Law. As such, this service has neither the remit nor the authority to instruct Virgin or any other business to provide app support for a specific operating system. As explained, the choice as to whether Virgin provide such support for any specific operating system is a choice for Virgin to make.

Accordingly, I don't feel that Virgin have acted unfairly towards Ms T as she feels is the case. Instead, I feel that what's happened here is simply an unfortunate consequence of Virgin making the legitimate choice to not provide app support to the specific operating system

used by Ms T's mobile phone provider.

Ms T has explained how restrictive and inconvenient being unable to access her Virgin account via the mobile phone app has been. I can sympathise with Ms T in this regard, and it may be the case that Ms T may want to consider either changing her mobile phone provider (so that her mobile phone does have an operating system that is compatible with Virgin) or seeking a new credit provider – one that does provide support for the operating system her current mobile phone uses.

I realise this won't be the outcome Ms T was wanting, but I trust that she'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 10 September 2025.

Paul Cooper
Ombudsman