

## **The complaint**

Miss F complains that The Royal Bank of Scotland Plc failed to offer her support when she was spending compulsively and experiencing financial harm, and about the customer service she subsequently received.

## **What happened**

In June 2024, Miss F made a number of payments out of her RBS account to online gambling websites. But she's said she had a gambling block on her account, and had also registered with an online self-exclusion website, so she feels RBS shouldn't have allowed the payments to go through. She's also suggested the gambling websites are operating scams, as they don't have the licenses she understood they did.

Miss F also complained about the customer service she received from RBS following these payments and during her subsequent complaint. She says she had a number of issues, including receiving conflicting information about several parts of her complaint, several people she spoke to using unprofessional language, issues and delays with communication and RBS not following correct data protection and security procedures.

RBS investigated Miss F's complaint. It initially offered her £100 as compensation for the poor customer service it had provided. But it said that, due to the way the payments to the gambling websites were made, it hadn't made an error in allowing them to go through. Since the complaint has been with our service, RBS has now offered to refund two of the payments to the gambling websites, totalling £70.94, and increased its offer of compensation to a total of £410.

One of our investigators looked at the complaint. They didn't think it would be fair to require RBS to refund any more of the payments Miss F made to the gambling websites. And they thought the total amount RBS had offered was fair and reasonable compensation for the poor service it had provided to her. Miss F disagreed with our investigator, so the complaint has been passed to me.

## **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 agree with the findings made by our investigator and so won't be asking RBS to pay anything further. I know this will come as a disappointment to Miss F, so I'd like to set out my reasoning below.

### *Should RBS have prevented the payments Miss F made?*

From RBS' records, I can see that Miss F has had a gambling block placed on her account since February 2024. And I've not seen anything to suggest this block was removed, either during the period Miss F was making these payments, or at any other time. Miss F has also

said she was registered with an online self-exclusion website, and I've not seen anything to suggest this wasn't the case.

However, these types of gambling blocks and self-exclusion tools aren't guaranteed to prevent customers from accessing all forms of gambling. They essentially work by blocking transactions identified as gambling by the merchant the payment goes to. But they only work for certain types of payment, and only work where the merchant identifies the payment as gambling.

From what I've seen of the payments Miss F made here, all but two of the payments were made via open banking – which RBS has said means they won't be stopped by the gambling block. And I don't think RBS would have been able to identify these payments as related to gambling from any of the information it received about them. So I don't think it made an error in allowing these payments to go through.

The remaining two payments Miss F made were made using her debit card. And, since her complaint has been with our service, RBS has agreed to refund these two payments – totalling £70.94. So I've not considered these payments any further.

I appreciate Miss F was behaving in a compulsive way outside of her control at times. But the money in her account is hers and she's entitled to spend it as she sees fit. There's also no suggestion she lacked the capacity to run the account herself. So I don't think RBS made an error in allowing the payments she made to go through, or that it would be fair to require it to refund any more of the payments she made here.

*Has Miss F been the victim of a scam?*

Miss F has suggested that the gambling websites she made the payments to were operating scams, as they didn't have the licenses to operate gambling sites she understood they did. She also highlighted that the sites said they would refund her money if she sent them a number of identification documents and personal information, which RBS said it wouldn't expect from a legitimate company.

But one of the gambling websites she made payments to appears to be licensed, albeit in a foreign jurisdiction, which isn't something I'd expect of a business operating a scam. I also haven't seen any evidence that either of the websites Miss F made payments to made claims themselves to be licensed in the UK or to have any licenses that they don't have.

And while asking for identification documents before issuing a refund isn't necessarily what I'd expect a legitimate company to require and suggests the gambling websites may have been acting unprofessionally, this is not the same as operating a scam and I don't think it goes far enough for me to safely conclude that they were operating scams.

I also haven't seen any clear evidence that either of the gambling websites Miss F sent money to here didn't use the money she sent to them for any purpose other than gambling it in the way she intended, or that their intentions for the payments were different than hers.

And so I don't think there's sufficient evidence here to say that Miss F has been the victim of a scam, or to ask RBS to refund the money she lost on that basis.

*Did RBS provide Miss F with a reasonable level of customer service?*

Miss F complained that RBS made a number of errors and provided her with poor customer service on a number of occasions during her complaint about the payments on her account. And while I've not set out in detail every issue she highlighted or every occasion I think RBS'

service fell below the standard I'd expect in this decision, I can assure Miss F that I have reviewed every point she made and all the correspondence between her and RBS.

And, having done so, I do think the customer service RBS provided to Miss F fell significantly below the standard I'd expect on a number of occasions. There were several times where it gave her unclear or conflicting information about the timescales for dealing with her complaint and about whether she was likely to receive a refund.

Miss T also appears to have experienced significant issues and delays communicating with RBS, both over the phone and using its chat service. And I think the language it used when communicating with her was occasionally inappropriate and unsympathetic.

RBS has also accepted that there was at least one occasion where it failed to carry out the correct security procedures before speaking with Miss F and that it continued speaking with an operator from a phone service Miss F was using after she had left the call.

Having considered all the issues Miss F raised and all the communication I've seen between her and RBS, I think the poor customer service RBS provided and the errors it made caused her a significant amount of distress and inconvenience. But I think the total amount of compensation RBS has offered of £410 is in line with what I would have expected for this level of customer service, and is fair and reasonable compensation for the distress and inconvenience Miss F was caused.

I also don't think it would be fair to require RBS to pay the level of compensation Miss F has suggested here, or to require it to refund the amount of her overdraft, as I don't think this would be in line with the level of awards our service typically for this kind of poor customer service or these kinds of errors.

I appreciate how strongly Miss F feels about what happened and what she feels RBS should now do to make the situation right. But I think the compensation RBS has now offered is fair and I don't think it would be fair to require it to pay anything further.

### **My final decision**

For the reasons set out above, I uphold this complaint in part and require The Royal Bank of Scotland Plc to:

- Pay Miss F a total of £410 compensation, if it has not already done so
- Refund Miss F the two card payments, totalling £70.94, if it has not already done so

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 9 October 2025.

Alan Millward  
**Ombudsman**