

The complaint

Mr E complains that Bank of Scotland plc delayed a credit to his account leading to severe financial hardship.

What happened

Mr E receives monthly credits from an online organisation which I'll refer to as G. These payments are in respect of earned income. Mr E was told G had made a payment on 21 June 2025. But the payment didn't arrive immediately as Mr E thought it should. He started an online conversation on 23 June 2025 chasing the payment which then escalated to a formal complaint on 24 June 2025. The payment was credited on 25 June 2025.

Mr E says BoS failed him by not chasing the payment and escalating the non-receipt internally. BoS says it couldn't know about the payment as it originated elsewhere and only became aware of its existence when it arrived with it.

BoS issued its final response to Mr E's complaint and said the credit had been processed on the day it was received and suggested contact was made with the originator to see if a quicker method of sending funds could be considered. And so it didn't uphold Mr E's complaint. Mr E then referred his complaint to the Financial Ombudsman Service where an investigator considered the merits.

The investigator didn't feel Mr E's complaint should be upheld. Because they didn't think BoS had done anything wrong. In summary, they said the delay wasn't a failing on BoS's part. The payment was received within normal timescales and BoS hadn't provided poor service.

Mr E disagreed and asked for an ombudsman to decide his complaint. He said he wished the ombudsman to consider the repeated pattern of service failures and BoS's failure to meet its duty of care. He asked that compensation be considered for the material impact the delay had on him and the emotional distress it caused. Mr E's complaint has been passed to me to decide.

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 appreciate this will come as a disappointment to Mr E, but I don't intend to uphold his complaint.

The Financial Ombudsman Service acts as a dispute resolution service to investigate and resolve disputes between financial businesses and consumers. It does not fine or punish businesses for getting things wrong, but it does award compensation and make financial directions if a business is found to have done something wrong.

The crux of this complaint is that Mr E thinks his payment from G should have arrived onto his BoS account sooner than it did. If I had found that BoS did delay crediting Mr E's account, then I would of course have awarded compensation considering the effect the delay had on Mr E. But I don't find that BoS did delay crediting Mr E's account. And so there can't be compensation.

The payment made by G is a Bank Giro Credit. These payments have a usual three-day timescale. Payment is made on Day One, it's in processing Day Two and arrives with the receiving bank Day Three. Mr E's payment was made on Saturday 21 June 2025. Which is a non-working day. So, the payment although being released by G didn't enter the banking system until Monday 23 June 2025. Which is when Mr E wanted it to be received. The payment was credited on 25 June 2025 which is Day Three of the cycle.

Mr E, whilst contacting BoS, was also in touch with G and he's helpfully supplied us with screenshots of the chat. On one, G says:

It was indeed issued but while your bank was not able to locate the payment, you have to be patient and wait... It may take up to 7 business days.

Mr E also told BoS on the chat

They've advised that payments can take up to 7 business days to arrive, but in the meantime, please see if anything is pending or in process on your side using these details.

So, even according to G, Mr E might not receive the funds until seven days later (28 June 2025). I know Mr E wanted BoS to do more to find out where the money was. But that simply wasn't possible. BoS only became aware of the money when it was received by them and so I don't find that it offered poor service, nor do I find it failed in a duty of care.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 27 January 2026.

Stephen Farmer
Ombudsman