

The complaint

Mr C complains about the problems he has faced accessing the Clydesdale Bank Plc trading as Virgin Money mobile app.

What happened

Mr C is a customer of Virgin Money. In late July 2024, his mobile phone was stolen along with his Virgin Money credit card. Since receiving a replacement card, Mr C says he's not been able to access his account details through the mobile app.

Virgin Money didn't uphold his complaint. It said that when Mr C spoke to Virgin Money in early May 2025, he was able to access the mobile app.

Our investigator didn't uphold the complaint. She said that Virgin Money's records show that Mr C successfully registered for and logged into the mobile app on 6 May 2025. Although Mr C provided screenshots to show he couldn't log in to the mobile app on 3 July 2025, our investigator said that Virgin Money's records show that he logged in successfully. Our investigator suggested that the problem may lie with Mr C's device and recommended that he contact the mobile helpdesk as suggested by Virgin Money.

Mr C was unhappy with the investigation outcome. He pointed out that he's not encountered similar problems with the mobile banking apps for any other provider. Mr C said he'd provided evidence of ongoing login issues through screenshots dated 3 July 2025. Mr C was unhappy with the way we have conducted the investigation into his complaint.

As Mr C's complaint remains unresolved, it has come to me to make 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.

In cases where the evidence is contradictory, or inconclusive, I must reach my decision based on the balance of probabilities – that is what I consider more likely to have happened given the circumstances and all the evidence.

The first record Virgin Money has of contact from Mr C after it sent him a replacement credit card in mid-2024, is a call on 6 May 2025. This makes it difficult to find that Mr C made earlier unsuccessful attempts to contact Virgin Money about accessing the mobile app.

In May 2025 Mr C wanted to re-register for the mobile app. From reading Virgin Money's contact notes, it seems that after reinstalling the app, Mr C successfully accessed the app. I appreciate he says this didn't happen. But Virgin Money's mobile activity report shows successful logins by Mr C on 6, 7 and 11 May 2025. This makes it difficult for me to decide that there was a problem at Virgin Money's end.

Mr C complained to Virgin Money later in May 2025 as he still couldn't use the mobile app. During one of the calls, Virgin Money offered to put Mr C through to a specialist team to try

and help but he didn't want to do this. I appreciate that Mr C was reluctant to go through the same process of deleting and reinstalling the app but without speaking to the specialist team, I don't consider Virgin Money could have done more for him.

Although Mr C says he had further failed attempts to access the mobile app in early July 2025 and has provided undated screenshots to evidence this, Virgin Money's records indicate that his attempts to log in to the mobile app were successful. This is not to detract from the evidence which Mr C has given to us and the difficulties he has encountered when trying to use the mobile app. But the evidence showing successful logins on the date in question, makes it difficult for me to find that the problem lies with Virgin Money. I am sorry that this is likely to frustrate Mr C.

Overall, I am satisfied that Virgin Money responded fairly to Mr C's concerns by helping him try and gain access to the mobile app and recommending that he speak with the specialist team. Virgin Money also turned on paper statements for Mr C, so even without access to the mobile app, he can view his transactions and balances. Virgin Money's website also has information about how to manage your credit card account without access to the app which may be helpful.

Mr C has sent us a screen recording of a recent unsuccessful attempt to use the mobile app after reinstalling it. As this has happened since Mr C complained, he would first need to give Virgin Money the chance to investigate. I recommend that Mr C speaks with the mobile helpdesk team at Virgin Money to resolve the problem. If it persists, Mr C can of course complain again to Virgin Money before coming back to us if he remains unhappy.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 October 2025.

Gemma Bowen
Ombudsman