

The complaint

Ms L's unhappy with how Clydesdale Bank Plc trading as Virgin Money ('Virgin') handled her request for account access to be restored when they blocked her credit card account.

Ms L says this caused harm to her credit file and financial loss, and she wants this putting right.

What happened

Ms L complained to Virgin - and subsequently the Financial Ombudsman Service - about what she'd experienced when trying to regain access to her account in January 2025.

Virgin accepted Ms L had long waiting times on calls and their service hadn't been as expected. They credited Ms L's account with £30 compensation, refunded £99.05 in interest and waived a month's interest on Ms L's credit card account. Virgin didn't accept they'd made any errors with restricting Ms L's account access, and required her to take steps to regain access.

Our investigator noted that since bringing her complaint to our service, Ms L had regained access to her account and had paid her balance. She didn't think Virgin had acted unfairly in relation to the account access, and thought Virgin's compensation for the customer service issues Ms L had experienced was fair and reasonable.

Unhappy, Ms L sought an ombudsman's 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

I acknowledge this will disappoint Ms L but having considered everything I have decided not to uphold her complaint, as I think the resolution provided by Virgin is fair and reasonable in these circumstances.

Ms L's highlighted that she made repeated attempts to send her documents to Virgin for her account to be unblocked. She said Virgin claimed they didn't have her documents when they'd sent original documents back to her.

I've listened to the calls from January 2025 and it's clear that Ms L did send documents on more than one occasion. However these didn't meet Virgin's requirements as either the full document wasn't sent, or it was it not dated within the last three months. It does appear from the call notes that Virgin said they'd not received Ms L's documents on 21 January 2025, but a system note later the same day records a different team logging documents which had

been scanned on 20 January 2025. So I don't think Virgin's agent could have been expected to know this when speaking with Ms L, as the conversation overlapped with the processing of the document.

Virgin returned original documents to Ms L on 21 January 2025 and after this issued a 'Contact Us' request, for further verification. No contact was made and Virgin prompted Ms L to contact their security team again in their final response letter.

It's clear there was a lot of going back and forth here, and I can appreciate that by the time Ms L was asked to verify her documents with security she was fed up. However I haven't found that Virgin were unclear about what was required to regain access to Ms L's account, nor have I found any unreasonable delays when they received Ms L's documentation.

I acknowledge Ms L feels Virgin should have been more helpful to her in the circumstances, but I can't fairly criticise them for adhering to their robust procedure particularly as this was to protect her account.

I do understand Ms L's frustrations as while this was happening she was unable to use her card or access her account information. I accept Ms L wanted to see historical statements to claim work expenses, and to verify her transactions before making any payments given there had been security concerns on her account.

I was pleased to see Virgin agreed to send a recent statement so Ms L could review this and make a payment. I wouldn't expect Virgin to provide historical statements of account when an account is blocked. I think the answer here was for Ms L to take the required steps to regain access to her account. In the meantime, I think Ms L could reasonably have made her minimum payment to avoid arrears and the consequential detriment to her credit file, which regrettably may have triggered a credit limit reduction on one of Ms L's other credit card accounts. I don't hold Virgin responsible for this.

Ms L is upset that she was kept waiting for long times on calls and she says Virgin hung up on her twice. I haven't found evidence of Virgin intentionally hanging up the phone although I did notice that one of the calls ended abruptly. I can't say why this happened. Virgin did agree to compensate Ms L for aspects of their customer service when she engaged with them and, considering what's happened, I think the resolution they've offered is fair and reasonable.

I am sorry this isn't the outcome Ms L hoped for, but I won't ask Virgin to take further action on this occasion.

My final decision

For the reasons I've outlined, I don't uphold this complaint.

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

Clare Burgess-Cade
Ombudsman