

## **The complaint**

Mr M complains about the poor level of service he received from Clydesdale Bank Plc trading as Virgin Money.

## **What happened**

In May 2025, Mr M contacted Virgin Money to raise multiple concerns with the service he had received. In summary these concerns were:

- That he hadn't been called back on several occasions.
- He was often put on long holds.
- Virgin Money had reactivated paper statements when he didn't want that format and told him he needed to change them back to paperless.
- He had been given contradictory information regarding whether his account was on a 'hardship plan'.
- Was told he had missed a payment on his credit card account and needed to pay the arrears.
- And an advisor laughed at him when raising other issues.

On 2 June 2025, Virgin Money wrote to Mr M to say it was closing his credit card account and writing off the balance that stood at £1,693.93.

Virgin Money issued its final response to Mr M's complaint on 6 June 2025. In this it acknowledged Mr M hadn't received calls back as promised, it apologised for any inconvenience caused by long wait times and for the poor service he'd received. Virgin Money also explained why his statements had switched to paper statements and that this wasn't an error. To resolve the complaint Virgin Money said it had already agreed to write off the full outstanding balance on Mr M's credit card.

Unhappy with this Mr M referred his complaint to the Financial Ombudsman Service. He said writing off the balance doesn't resolve his complaint and the balance being removed shouldn't form part of this complaint as it happened prior to the final response Virgin Money issued.

The complaint was passed to one of our investigators to consider. They highlighted that it wasn't clear if the points Mr M raised in this complaint hadn't already been considered on other complaints he had previously referred to our service. The investigator added that although Virgin Money had accepted it made errors, the writing off of the credit card balance that was due was a form of compensation. Given the amount that Virgin Money wrote off exceeded any amount they would recommend, the investigator explained they wouldn't be asking Virgin Money to do anymore. Mr M continued to disagree and said Virgin Money's resolution doesn't cover the many complaints and errors raised and these far outweigh the compensation provided.

As Mr M didn't agree, the 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 want to acknowledge I've summarised the events of this complaint. I don't intend to be discourteous, it just reflects the informal nature of our service. But I'd like to reassure Mr M that I've reviewed everything on file and if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

I also note that some of the issues raised may've been considered under other complaints Mr M has raised with our service. But given I'm not recommending Virgin Money do anymore, even if that was the case, I don't think it has any material impact here.

I also don't think it necessary to individually address the complaint points Mr M has raised. That isn't in line with the informal remit of our service and I don't feel it necessary to reach the right outcome. Virgin Money hasn't disputed that errors have occurred which resulted in him not receiving the level of service he should expect. The issue remaining is that Mr M feels the writing off of his balance doesn't fairly compensate him for what's happened.

I feel it worth saying that the balance of Mr M's credit card account was a legitimately owed debt, so I agree with the investigator that by writing this off it's fair to consider this as a form of compensation. Virgin Money has also explained that across the complaints Mr M has raised with it, it has paid £2,000 in compensation. So, with the account write off included, it means Mr M has received £3,693.93 in total. Virgin Money said its offer to write off the balance was to cover any outstanding service issues that Mr M had raised. This therefore included the issues in this complaint as they all occurred prior to when Mr M was first notified about the write off on 2 June 2025.

While I acknowledge that amount is spread across multiple complaints and issues that have been raised, I've seen nothing here on what I've been asked to decide on that makes me feel Virgin Money should increase what's its already paid for the things that have gone wrong on this complaint. This would be the case even if I were to uphold every point he raised here.

I appreciate this will come as a disappointment to Mr M, but I don't agree Virgin Money needs to anything more to resolve this complaint.

### **My final decision**

I don't uphold Mr M's complaint against Clydesdale Bank Plc trading as Virgin Money.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 March 2026.

Paul Blower  
**Ombudsman**