

The complaint

Mr J has complained that Bank of Scotland plc put in place a £20 overdraft buffer, despite his request for this to be removed. He feels this has hampered his ability to effectively manage his account.

What happened

Mr J has a current account with Bank of Scotland. However, he's unhappy as he believes an overdraft 'buffer' is in place, which allows his account to become overdrawn. He doesn't want his account to be able to go overdrawn, and it's causing him significant distress.

One of our investigators looked into what had happened, but didn't think the complaint should be upheld. He was satisfied there was no buffer in place, and that when the account had become overdrawn, it was for reasons outside Bank of Scotland's control.

Mr J disagreed, and explained that in the past, his account was not able to become overdrawn, and that family members have accounts where this isn't possible.

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, and despite my sympathy for Mr J's position, I'm not upholding it. I know this will be disappointing, but I'll explain why.

Bank of Scotland had explained that there's no 'buffer' in place, and I've seen nothing to suggest otherwise, or that Mr J was told there was.

That said, I can see there have been a number of instances where debits have been taken when there were insufficient funds. However, I'm satisfied this hasn't been within Bank of Scotland's control, because it can happen, for example, where a card payment is made offline. While I appreciate Mr J's frustration, I don't think it's something I can hold Bank of Scotland responsible for.

I am unsure as to why payments weren't historically taken when there were insufficient funds. As I've explained, the payments being taken are not something Bank of Scotland is responsible for. And, I can also see that on multiple occasions funds have not been taken (as they have been returned unpaid), so Bank of Scotland is not honouring payments when it has control not to do so.

As regards other family members' accounts, I can't comment on this. I can only look at Mr J's own account. However, I would urge Mr J to speak to Bank of Scotland about what support may be available to him in managing his account, and I would expect it to respond to him in a positive and supportive manner.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 February 2026.

Elspeth Wood
Ombudsman