

The complaint

Mr Z is unhappy with Clydesdale Bank trading as Virgin Money.

Mr Z said he was unable to send money to his new Virgin Money bank account.

What happened

Mr Z said when he tried to send money to his Virgin Money account he got error messages telling him the account details weren't valid.

Mr Z said Virgin Money claimed it was an account name check that was stopping the payment going through. Mr Z said this wasn't the case as he had tried to send money from two different banks and got the same message.

Mr Z said he also tried over the phone and was again told the details weren't valid.

Mr Z said this was causing him stress, wasting his time, and causing him financial issues.

Virgin Money said Mr Z's account was fully open on its system from 6 September 2025, but he was unable to send funds to it until 8 September 2025. It apologised that Mr Z was unable to override the messages he got so he could send money. But it concluded that it hadn't made any mistakes or that any compensation should be paid.

Mr Z remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She noted money was transferred into the account on 8 September 2025. In view of the very short period of time she wasn't persuaded there was a significant impact on Mr Z or that compensation should be paid.

Mr Z didn't accept this and asked for his complaint to be passed to an ombudsman for 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.

This is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all of the evidence provided by both sides has been considered.

Mr Z said he kept getting an error message. I reviewed the online chat Mr Z had with Virgin Money and saw that on 7 September 2025 Mr Z said, *"I've been trying for ages to transfer money to my Virgin m account but every bank I use it says account details not recognised."* I note in response to this Virgin Money said, *"As it can take a few business days to show on the name check system. You can still send money to the account, you just need to bypass the checks they do."*

I note from the ongoing online chat between Mr Z and Virgin Money it said, *“As the account is active and we would not stop money coming to it.”* And *“Everything is ok here, so we aren’t stopping them [other banks] sending the money. I’ve checked and everything shows as active.”*

Mr Z said he was unable to bypass and send the money. He said he suffered with his mental health.

It’s accepted that the account had opened on 6 September. And its clear Mr Z did want to pay money in soon afterwards. In the final response letter Virgin Money said, *“We can see your account has just been opened and apologise you feel we have not updated the systems so your account could be located. We can see you are now making transfers into your account and apologise for any inconvenience we may have caused.”*

Virgin Money said Mr Z hadn’t been disadvantaged by the external banks not recognising the account number. It said it didn’t know why he hadn’t been able to override the messages he was receiving from the other banks and still send the money.

I don’t dispute either parties account of what happened here. But its clear Mr Z had banking facilities elsewhere and was using those facilities to try and send money to this new account with Virgin Money.

The evidence I have seen on this complaint hasn’t shown me there was any financial loss or particular financial difficulties this caused Mr Z. So, I can’t say Virgin Money acted unfairly or unreasonably here.

I accept that Mr Z spent time trying to get the matter resolved with Virgin Money. But I note from its answers that the account was up and running and as far as Virgin Money was concerned. Mr Z could make payments into the account by bypassing the warnings he was receiving from his other accounts with other banks. I don’t think that’s an unreasonable suggestion.

My final decision

I don’t uphold this complaint.

I make no award against Clydesdale Bank trading as Virgin Money.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr Z to accept or reject my decision before 11 February 2026.

John Quinlan
Ombudsman