

The complaint

Miss S complains about the service she received as a customer of The Royal Bank of Scotland plc (RBS).

What happened

Miss S is a customer of RBS, but she received a text message which came from a different branded company within the same group of companies as RBS. She says this caused her anxiety and a loss of trust in RBS. So, she complained to RBS.

RBS said it was unable to locate a text sent to Miss S using the wrong branding, so it couldn't explain how it had happened. But it apologised for the upset and inconvenience the matter had caused her.

Miss S didn't feel an apology was sufficient to put things right. So, she rereferred her complaint to this service. She said the incident had impacted her mental health and she was seeking a compensation payment to resolve the matter.

Our investigator didn't think RBS needed to take any further action. She said she understood Miss S' concerns but assured her that the business named on the text was part of the same group of companies as RBS. She added that she thought an apology was sufficient for a one-off administration error.

Miss S didn't agree. She said an apology didn't recognise the anxiety she had suffered. And she asked for her complaint to be escalated to an Ombudsman. So, it's been passed to me.

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, I agree with the conclusion of our investigator for largely the same reasons, although I will add some additional context.

I've seen the screenshot of the message Miss S received. And I agree that it is branded with a different business name. But since the complaint was passed to me, RBS has told us that Miss S also holds an account with the other business named in the text message. And I've found that Miss S has previously raised a complaint with this service about that other account. This information was put to Miss S, but she said the account held with the other business was closed years ago. And she said that RBS has accepted it was at fault. Firstly, I don't entirely agree that RBS fully accepted it made an error. Although it offered an apology, RBS said it had been unable to locate a text message it had sent with the wrong branding on it.

I've looked at the evidence RBS has provided relating to the other account it has told us about. Although Miss S has said the account was closed years ago, the evidence I've seen suggests the account is still open. On balance, considering the information provided by RBS,

I'm persuaded the other account is still open, although I appreciate Miss S may not be actively using the account for day-to-day transactions.

With the above in mind and taking into account that - apart from Miss S' name, there isn't anything within the messages to show what account these messages relate to, I can't safely rule out that the messages Miss S received weren't sent from the other business in relation to the account Miss S held with it – particularly as the digital assistant referred to in the messages is used by both RBS and the other business as they are in the same group of companies.

In any event, even if I was satisfied that RBS had made a mistake and sent Miss S a wrongly branded text message, it doesn't follow that a compensation award is due. While I Understand Miss S' concerns, using financial services won't always be totally hassle free. And in some circumstances, an apology will fairly compensate for what has happened. Given the circumstances here, I think an apology is sufficient.

So, while I appreciate Miss S will be disappointed, I won't be asking RBS to take any further action in respect of this complaint.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 27 November 2025.

Sandra Greene
Ombudsman