

The complaint

Mr H complains about the poor service provided by Bank of Scotland Plc (BoS) when he called to arrange a payment from his current account.

What happened

Mr H had an account with BoS. He called up as he wanted to make a payment to his daughter. He waited 15 minutes to speak to an adviser and was then cut off. He had to wait a further 20 minutes to speak to someone. The adviser then said they couldn't verify his daughter's payment details. He asked to be transferred to a supervisor but after another lengthy wait was put through to another adviser. They explained there had been a major technical issue that was affecting payments as well as telephone calls. Mr H said he wanted to raise a complaint because of the problems calling BoS and the fact he'd not been told there were any technical issues when he first called. Had he known, he said he wouldn't have wasted time calling or checking the payment details. The call handler offered Mr H £40 and asked him to call back in an hour when the technical issues should have been resolved.

Mr H made a third call to BoS that day. He explained what had happened and said the £40 offered was an insult. He said he'd been inconvenienced and embarrassed by the need to check his daughter's bank details were correct. The adviser said he'd get a response within eight weeks.

As Mr H didn't hear anything further from BoS he called a week or so later for an update. He did the same a week after that as well. And when he still hadn't received a response Mr H then wrote to BoS just over a week later. BoS upheld his complaint as it agreed it had fallen below its usual standards. It noted Mr H had made three calls on one day and a number of follow up calls to chase the complaint. It also accepted it had made mistakes in the complaints handling process. It said it would pay Mr H a further £50 on top of the £40 already paid to say sorry for the distress and embarrassment it had caused.

As Mr H remained dissatisfied, he brought his complaint to this service. Our investigator thought the £90 BoS had paid Mr H was fair and reasonable in the circumstances and didn't think it would be appropriate to ask it to do anything more.

As Mr H didn't agree, his complaint has been passed to me to make 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.

There's no doubt BoS provided a poor service to Mr H. He faced delays getting in touch with BoS due to a technical issue affecting its phone lines. And it seems the same technical issue meant its systems weren't able to verify the payment details of Mr H's daughter. As Mr H has said, if he'd been told this when he first called up, he could have made different arrangements (as he later did) and avoided the embarrassment of having to ask his daughter to confirm her details. He would also have avoided wasting time trying to get hold

of advisers and supervisors at BoS. Mr H said he spent over two hours on the phone talking to BoS on that day when that could have been avoided. A payment that should have taken minutes to complete ended up taking much longer than it should have done.

BoS also noted that Mr H's complaint shouldn't have been closed after he'd been offered £40 as he made it clear he didn't accept it. Instead, the adviser should have explained the complaints handling process. That was left to the third person Mr H spoke to that day who reopened the complaint and correctly said BoS had up to eight weeks to reply. Mr H made further calls and sent a letter to better understand what was happening.

When we consider compensation, we look at the impact the mistake or poor service has had on an individual. In this case, Mr H spent much longer on the phone than he should have done. He said this caused inconvenience and it's clear he was annoyed and frustrated by the service provided. He also said it was embarrassing having to contact his daughter to ask her to confirm her bank details. BoS then exacerbated the situation by not giving him clear information about its complaints handling process. This was all unnecessary and I think it's right that BoS pay an amount for the impact it's caused.

Having considered all the evidence, I think the £90 paid by BoS is fair and reasonable in all the circumstances. I say that because BoS acknowledged they provided a poor service on the same day. And they apologised and provided £40 compensation. When Mr H escalated his complaint BoS reviewed matters and decided to increase that by a further £50. Again, it apologised and acknowledged the poor service provided, including the failure to clearly explain its complaints handling process. I think that was a reasonable way of putting things right and I don't think it would be fair to expect it to do any more.

My final decision

Bank of Scotland Plc has already paid Mr H £90 to settle the complaint and I think that amount is fair in all the circumstances. So, I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 January 2026.

Richard Walker
Ombudsman