

## **The complaint**

Mr W complains that his account statements from Clydesdale Bank Plc (trading as Virgin Money) are not consistent with the Virgin Money app.

## **What happened**

Mr W says his credit card account statement showed different figures for the amount owed and that the app was different again. He says Virgin Money confirmed there was nothing wrong, but he wants a new statement that is internally consistent and matches the app.

Virgin Money says that the statement was produced on 6 July 2025 and differs from the balances shown in the app because of transactions subsequent to the statement date.

Our investigator did not recommend the complaint should be upheld. He was satisfied that both the statement and the app were showing correct information and the differences were due to timing.

Mr W responded to say, in summary, that the amount to be taken by direct debit should be fixed and should not vary after the statement is produced.

## **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.

Mr W has provided evidence that shows:

- His statement, dated 6 July 2025, says a direct debit of £1,711.19 will be taken on 27 July 2025;
- His app, on 20 July 2025, says a direct debit of £1,706.24 will be taken on 27 July 2025;
- His app, on 23 July 2025, says a direct debit of £1,705.89 will be taken on 27 July 2025.

The final figure was the amount that left Mr W's bank account on 27 July 2025.

I can understand why this would have caused Mr W some confusion, however, I can't conclude Virgin money has made a mistake, nor that its systems are incorrect. I say that because:

- On 15 July 2025, Mr W received a £4.95 credit on his account, reducing the payment owed to £1,706.24;
- On 20 July 2025, Mr W received a further £0.35 credit reducing the balance to the £1,705.89 that was eventually debited.

I don't consider this is unreasonable. I acknowledge that Mr W says the figure on the statement should be the final amount to be collected, but by following the process that it does Virgin Money ensures that a customer never pays more than they need to. Although in the above example the adjustments are relatively small, I am satisfied that Virgin Money's methodology ensures large refunds (or manual payments) are taken into account before the final direct debit is taken. This means that an account is unlikely to end up in credit with Virgin Money consequently benefiting.

I can also see that a similar issue happened in June 2025, when the direct debit taken on 25 June 2025 was £3,135.59, and the statement said £3,140.38 was due. This was because of a £4.79 credit that was received into Mr W's account on 6 June 2025 – the day after the statement was produced.

That said, I acknowledge Mr W would prefer some consistency between his statement and the direct debit that leaves his account. As this service is not the regulator (that is the Financial Conduct Authority) it does not have the power to instruct a business to change its processes. I can only consider whether Virgin Money has made a mistake and, if it has, what the consequences of that mistake have been.

In this case, I find that there are no errors on the credit card statements or the app and Virgin Money need not take any action in that respect.

### **My final decision**

My decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 27 February 2026.

Amanda Williams  
**Ombudsman**