

## **The complaint**

Mr Z complains about the issues he was having when he tried to open an account with Clydesdale Bank Plc trading as Virgin Money. He said it took him around a month to get the account opened and he is not happy with the amount of compensation that he has been offered.

## **What happened**

Mr Z tried to open an account with Virgin Money on 25 July 2025. Mr Z called Virgin Money on 4 August 2025 because he couldn't see that his account was open, and he said that he was told that Virgin Money were completing further checks on his current account application and they should be in touch in three to five working days.

Mr Z said he wasn't contacted during this time and Virgin Money apologised and offered him £50 compensation. They said that the account application had expired but Mr Z was able to open a new account on 6 September 2025.

Virgin Money said that when Mr Z applied for the account in July 2025, they asked him for his identification which he provided. They said his application was accepted and he was sent a link to accept it but there was an error in doing this, so he was unable to accept the offer. Virgin Money aren't sure why he was unable to open the first account, but they said they offered Mr Z £50 for the distress and inconvenience caused.

Mr Z remained unhappy as he said the compensation offered by Virgin Money wasn't enough, so he brought the complaint to the Financial Ombudsman Service where it was looked at by one of our investigators. The investigator thought that the amount offered by Virgin Money was fair and reasonable.

Mr Z didn't agree and said it was Virgin Money's fault that he was unable to open the account. He said the page was not loading and had to contact Virgin Money a few times to get it sorted out.

As Mr Z didn't agree, he asked for the complaint to be reviewed by an Ombudsman, so it's been passed to me to decide.

## **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 read everything very carefully, I agree with the outcome that has been reached by the investigator, and I'll explain why.

I don't think there is any dispute here that Mr Z had some issues when he tried to open his account with Virgin Money. Virgin Money have accepted this was the case and offered Mr Z £50 for the inconvenience caused. Mr Z doesn't feel this is enough.

Mr Z applied for a current account on 25 July 2025, and he provided his identification to Virgin Money. He was then sent a link to ask him to confirm the account, but Mr Z has said that the page would not load and he tried multiple times, including deleting the application and starting again but nothing would happen.

On 4 August 2025, Mr Z received a second email from Virgin Money asking him to accept the offer again but he was unable to do so. When he called Virgin Money, they said the account was still being looked into.

Virgin Money said they don't know why Mr Z wasn't able to continue with the application and from what I have seen, it's not clear what the issue was. But like I said, it's not in dispute that there was an issue.

I understand that Mr Z found this inconvenient and this did cause him some distress, but Virgin Money have apologised and offered compensation to Mr Z and I think under the circumstances, the amount they have offered is fair and reasonable. I can see that Mr Z has now managed to open the account albeit a few weeks later.

I haven't seen any evidence that suggests that Virgin Money have done anything wrong or that there was an issue on that day. They sent the links so that Mr Z could approve the account but unfortunately, he was unable to open them.

I know that Mr Z will be unhappy with my decision and that he feels very strongly about this complaint. But I won't be asking Virgin Money to offer any more compensation as they have awarded an amount that I deem to be fair and reasonable in the circumstances of this complaint.

### **My final decision**

For the reasons give above, I don't uphold this complaint and agree with the compensation that Clydesdale Bank Plc trading as Virgin Money have offered Mr Z.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 12 January 2026.

Maria Drury  
**Ombudsman**