

The complaint

Miss R is unhappy with the service she has received from Clydesdale Bank Plc trading as Virgin Money.

She said she received a parking ticket and contacted Virgin Money to ask for details about the transaction, but the call handler put the phone down on her twice and she spent too long on the telephone trying to sort it out.

What happened

Miss R contacted Virgin Money after she received a parking ticket as she said she had paid for the parking in a car park and wanted proof that she had done so. She said she could see the transaction on her statement online but in order to appeal it fully, she wanted the time of the transaction as well.

Miss R contacted Virgin Money on 7 July 2025 to discuss this, and she said that she spoke to a call handler who put the phone down on her twice. She said she spent two hours on the telephone, and she thought the service wasn't acceptable.

Miss R complained to Virgin Money when she called them back and after investigating her complaint, they agreed that the service she received was poor and they offered her £50 to recognise this. Miss R wasn't happy with this and she also said she's been having trouble with Virgin Money for two years.

Miss R remained unhappy, so she brought the complaint to the Financial Ombudsman Service where it was looked at by one of our investigators. The investigator didn't uphold the complaint and thought that Virgin Money had done enough to try and put things right.

Miss R disagreed with the investigator and explained she had never accepted the £50 from Virgin Money and she wasn't happy with the outcome he had reached.

As Miss R didn't agree with the investigator, she 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 looked at everything very carefully, I agree with the outcome reached by the investigator, and I'll explain why.

I have firstly listened to the telephone calls that Miss R had with the call handler at Virgin Money and it does appear that the calls got disconnected twice. On the first call, the call handler said he would need to refer the issue to another department and Miss R was questioning how long it would take but she was told there was no timescale. The line cut off shortly after this. When Miss R called back and got through to the same call handler, the same thing happened again.

I can understand why Miss R was frustrated, she wanted proof of the car park transaction to be able to appeal the parking ticket, and she didn't want to wait too long as she was worried about having to pay the car park fine.

Miss R was told that a letter had to be sent to her with the transaction details, but she has since said that when she called back, she spoke to a helpful lady who managed to send her the details by email so she questions why it couldn't have been done the first time around. She said she spent quite a long time on the telephone. After listening to the telephone calls, I do agree that the service that Miss R received wasn't as she should have expected. Virgin Money also recognised this and offered her £50.

Miss R has said she didn't accept this, but I think under the circumstances of this case, I think this is fair and reasonable for what happened. Miss R was very frustrated with the service she received when she wanted some information from her bank account. And Miss R has said that she's had various issues with Virgin Money over the last couple of years.

But what I need to consider here, is what has happened in this specific complaint and the impact that it's had on Miss R. It's evident from listening to the telephone calls that she was very frustrated and just wanted the issue sorted out so I can understand why she wasn't happy with the service she had received. But I am only taking into account what has happened in this specific situation and will not be taking into account any other issues that Miss R may have had in the past, so the compensation is only taking this complaint point in isolation. Miss R has also said that the car parking fine was retracted so there is no financial loss here either.

It's not in dispute here that Virgin Money could have done better, and it's good to see that they have acknowledged this. If Miss R wants to accept the £50 that was originally offered, she should contact them and let them know.

I appreciate that Miss R will be disappointed with my decision, but I am satisfied that the amount that Virgin Money have offered is in line with what our service would expect so I won't be asking them to increase this amount.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 5 January 2026.

Maria Drury
Ombudsman