

The complaint

Ms B complains that Clydesdale Bank Plc trading as Virgin Money have a technical fault with their app.

What happened

Ms B uses the 'savings pot' feature on the Virgin app which allows her to display the money in her savings account against different savings goals. The money does not leave her account and the total balance remains the same, but the feature can help with money management and savings motivation.

Ms B made a complaint about this feature as she noticed the money she had allocated to a specific savings pot was showing a minus rather than positive figure. She didn't understand what had caused the issue and she was concerned her funds may have been lost. She also said she was unhappy with the support she received about this problem as her online conversation with a Virgin adviser ended abruptly.

In response to the complaint, Virgin explained there was a known technical fault that unfortunately caused this issue. Ms B's funds were safe as the problem was a display issue only and she could resolve it by deleting and reinstating the savings pot. They also said they were working on a permanent solution to prevent this problem from happening and they apologised for her online conversation with them ending early. To reflect the distress and inconvenience this matter had caused, they also said they would arrange for £50 compensation to be added to her account.

Ms B then complained to our service as she didn't think it was right the app had failed in the way it did, she was still worried her savings might have been lost and she felt more compensation was warranted.

An investigator at this service then considered the complaint but didn't uphold it. He empathised with Ms B's position but said he was confident no funds had been lost and he didn't see any grounds for asking Virgin to do anything more.

Ms B then requested a final decision. She said she doesn't think Virgin are treating the matter seriously, their app shouldn't have technical faults of this nature, and a savings account feature should never show a negative balance.

So, I've considered the complaint afresh.

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 conclusions reached by the investigator for these reasons:

- Virgin have acknowledged there is a known technical fault with their app which can

unfortunately impact the way funds in their savings pot feature are sometimes displayed. They have shared a simple process Ms B can follow should this issue happen to her again and said they are committed to finding a permanent solution to stop it from occurring. So, while I appreciate the frustration this technical fault has caused Ms B, I'm satisfied Virgin have done what I would reasonably expect to explain the problem and reassure her they are taking the matter seriously.

- There is no dispute the funds displayed in the app's savings pot feature should show as a positive figure. However, the individual savings pots do not impact the overall account balance and based on the evidence I've seen, I'm satisfied no money has been lost as a result of this technical display fault. I was also pleased to see that Virgin reassured Ms B of this when they responded to the complaint.
- It isn't my place to fine or punish Virgin because of the fault with their app. I'm also unable to direct them to change their processes or the way they operate as our service isn't a regulator. If Ms B has concerns of that nature, they would be better directed to the Financial Conduct Authority (FCA).
- Virgin have paid Ms B £50 compensation to reflect the upset and confusion she experienced as a result of this issue. Having carefully considered the impact of this problem, together with the explanation, guidance and reassurances Virgin have given Ms B, I'm satisfied this is a fair resolution to the complaint. So, I see no grounds for directing Virgin to do anything more.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 6 March 2026.

Claire Greene
Ombudsman