

The complaint

Mr D complains about issues he experienced when trying to view his transactions on the mobile app in relation to his account held with The Royal Bank of Scotland PLC (“RBS”). He’s also unhappy about the length of time he spent on calls relating to the matter and for the false promise of a call back.

What happened

On 9 August 2025 Mr D contacted RBS after experiencing an issue with his mobile banking where he was unable to view his transactions. RBS advised Mr D that there was a known incident causing the issue and that it was being worked on by the IT team. During the call the RBS agent assisted Mr D with his recent and pending transactions.

Mr D contacted RBS on a number of occasions between 9 August 2025 and 26 August 2026 as the issue with mobile banking hadn’t been resolved. Mr D has said he had to wait a long time before getting through. On 13 August 2025 Mr D spoke to an agent who said he would email the IT team and get back to Mr D within 48 hours. Mr D never received a call back.

Mr D raised a complaint with RBS. RBS issued a final response on 10 October 2025. It explained that there was a known issue where some customers were experiencing an issue whilst trying to view transactions over the mobile app and said the internal team was working to get this fixed. RBS acknowledged that Mr D had waited a long time to connect with an agent said it was currently facing a high volume of calls, but it agreed that this was not the level of customer service that Mr D should expect. RBS apologised for the failure to call Mr D back after the call dated 13 August 2025 and paid £100 compensation for distress and inconvenience.

Mr D remained unhappy and brought his complaint to this service.

Our investigator didn’t uphold the complaint. He said that RBS had accepted its error and paid compensation. The investigator was satisfied that RBS had dealt with the matter fairly.

Mr D didn’t agree. He said it was unacceptable that he wasn’t able to view his transactions.

Because Mr D didn’t agree I’ve been asked to review the complaint.

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.

I know it will disappoint Mr D, but I agree with the investigator’s opinion. I’ll explain why.

RBS has acknowledged that there was a known issue relating to the mobile banking app which meant that a number of customers weren’t able to view their transactions. Mr D was one of the customers affected.

I can see that on the first call that Mr D made to RBS, RBS advised Mr D that it was aware of

the issue and that its team was working to resolve it. I can also see that RBS provided information to Mr D over the phone about his transactions and pending transactions.

Mr D has expressed dissatisfaction about the length of time that he was without access to his transactions via the mobile app. He's made the point that he used the account regularly for significant spending and found it stressful to be unable to check his transactions.

I appreciate that this would've been frustrating for Mr D. However, it's a feature of modern life that businesses experience issues with their IT systems from time to time and I can see that RBS were trying to resolve it. I acknowledge Mr D's concerns about not being able to check his transactions, however, from what I've seen, Mr D could've checked his transactions via telephone banking or by visiting his local branch.

I've gone on to consider the customer service aspect of Mr D's complaint. RBS has acknowledged that the customer wait times were long and that it failed to call Mr D back when promised. It has apologised for failing to meet Mr D's customer service expectations and has paid compensation of £100.

I appreciate that Mr D doesn't think the compensation is sufficient. However, looking at what happened and taking into account this service's published guidelines, I'm satisfied that the sum of £100 is fair and reasonable. I won't be asking RBS to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 20 May 2026.

Emma Davy
Ombudsman