

The complaint

Mr W complains that Clydesdale Bank Plc trading as Virgin Money has sent him confusing messages about his account balance and asked him to call it when there was no reason to.

What happened

Virgin Money said it hadn't made a mistake. In its final response letter, it said that its system at times processes debit transactions before credit transactions overnight. Text messages are generated when say an unarranged overdraft might result and these are held to be sent at 8 am rather than during unsociable hours. By that time, the account may no longer be showing an unarranged overdraft due to credits applied. The alerts were intended to indicate to Mr W that there might be an issue for him to address. And if he called in response then it was his decision to do so.

Our investigator recommended that the complaint be upheld and Mr W paid £50 in compensation. He said that he could see why receiving multiple messages would be of concern to Mr W and lead to him calling. He noted that Mr W could turn the alerts off through the app if they weren't useful for him. Virgin Money sets its own systems to generate alerts. And our investigator noted that by the time Mr W received and saw the texts it was possible that say a debit authorisation had fallen away or a credit been received. The compensation was for the inconvenience and frustration caused.

Mr W didn't agree. He said that a key point he'd raised with Virgin Money was that he'd been sent a text asking him to call. And that when he did so there was no reason for this as there was no overdraft on the account. He didn't think that the compensation was sufficient and wanted to be paid £100.

Virgin Money said that the texts matched the circumstances. And that if by the time Mr W contacted it the account balance had changed it couldn't see he should be compensated for that.

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 think that Virgin Money has had sufficient opportunity to respond to Mr W's complaint and provide any evidence it wants me to consider including to support what it says it might have told him in the past before this complaint. There are two key issues here Mr W raised. The first is about the text alerts which is a service he can choose whether to access. The second is that he says Virgin Money specifically asked him to call and that the related text didn't say why. And that Virgin Money wasn't clear about that in its final response letter.

It's a matter for Virgin Money to establish its processes. But I can look at how these specifically affected Mr W here. There is clearly the potential for confusion when as Virgin Money has explained text alerts can be sent based only on overnight debits to the account. And from what Mr W says these texts may be sent later with others with different balances.

But I think it's now been made clear to Mr W why this can happen and he's in a position to decide whether these alerts are useful to him.

I don't have reason to doubt what Mr W says about receiving a text asking him to call and there was no further detail about this from Virgin Money. I can't see that such a text would be something Mr W could opt out of. And I understand why Mr W would call in response to this text if he was unclear what it was about and especially on first receipt. And then subsequently would in my view reasonably understand the nature of such texts and that the position may have changed.

Mr W has clearly been confused about the messages he's been sent and wouldn't be expected then to understand the processing timing issues and that alerts could be based on a position some hours earlier. I also find that in good faith he called Virgin Money when it asked him to and didn't understand he needn't have done so if the potential overdrawn position on his account had been updated.

This service doesn't make punitive awards and I've taken into account our published guidance about compensation. Mr W has in my assessment been inconvenienced by the confusion and level of communication here for the reasons I've given. I've taken into account our published guidance about compensation and balanced all the factors here. Having done so I think that the compensation already recommended by our investigator is reasonable to reflect this. I appreciate that this is less than Mr W wanted.

My final decision

My decision is that I uphold this complaint and require Clydesdale Bank Plc trading as Virgin Money to pay Mr W £50.

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

Michael Crewe
Ombudsman