

The complaint

Mr A complains about the poor service he received when he called the Royal Bank of Scotland Plc.

What happened

Mr A called RBS in September 2025 to ask several questions. He said the call handler's attitude was unacceptable, particularly when they told him to call back when he got his head straight. He complained to RBS.

RBS said it couldn't locate the call Mr A referred to. But said it had no reason to doubt the information he'd provided. It apologised for the poor service Mr A had received and paid him £50 for the inconvenience, time and trouble caused.

Mr A wasn't happy with RBS's response and so brought his complaint to this service. He said being personally insulted was deeply humiliating and caused immediate and lasting anger.

Our investigator didn't think RBS needed to do anything more. He was satisfied RBS didn't have a record of the call Mr A referred to. And without evidence of what was said, he thought the £50 awarded by RBS was reasonable.

As Mr A didn't agree, his complaint has been passed to me to make a final decision.

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.

RBS has said it can't find a record of the call Mr A has referred to. It does have a recording of the first telephone call he made that day. But not the second. In the first call, the call handler is professional and polite and does what she can to help Mr A. She then says she will transfer the call through to the Customer Experience Team and the call ends.

RBS has shown evidence of the contact Mr A had with RBS that day and the only record of a call being made to the Customer Experience Team shows that it was made for one minute before it was disconnected. From all the information I've seen, I'm satisfied RBS doesn't have a record of that second call.

RBS says it's possible the second call was made and not recorded. It also said it has no reason to doubt the information Mr A has provided. And I have no reason to doubt that either. But without clear evidence of what was said by both sides, it's very difficult to draw definitive conclusions about the level of service provided.

I think RBS has acted fairly by accepting what Mr A has said and acknowledging that poor service was provided. It's also paid Mr A £50 and, in the absence of any further evidence of that poor service, I think that's fair and reasonable in all the circumstances.

I recognise Mr A will be disappointed with my decision but based on the available evidence, I don't think it would be fair to ask RBS to do anything more.

My final decision

The Royal Bank of Scotland Plc has already apologised to Mr A and paid him £50 and I think that's a fair way to resolve this matter in all the circumstances. So, I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 9 February 2026.

Richard Walker
Ombudsman