

## **The complaint**

Mr H complains that he can't see information about his interest rate in the app for his Bank of Scotland plc (BoS) loan accounts.

## **What happened**

Mr H says that he can't see what his interest rate is in relation to two loan accounts when he reviews his banking app. He said that the only way he can view his interest rate is by closing the app and using the desktop version to download statements – which he can't do. He adds that this has been an ongoing problem since May 2024.

BoS upheld Mr H's complaint and offered him £30. It explained that there was an error with the app where information about his interest rate wasn't available to view. It asked Mr H to provide it with further information about what he could see in the app, so it could support him further.

An Investigator considered the information provided by both parties, but they felt that BoS had acted fairly. They explained that while BoS recognised a technical issue that might have caused Mr H not to be able to see the rates of interest he was being charged for his loans, BoS had looked into things relatively quickly, and took steps to correct the issue. They felt the £30 and corrective action that BoS had already offered was a fair way to settle the complaint.

Mr H didn't agree with the Investigator's view. He said he had raised the issue in January 2025 via the BoS messaging service. He said no bug was reported, and he was given incorrect information – stating he could review the interest rate information when he couldn't. The fact there was a lack of testing and a bug which meant customers like Mr H could not view their interest rates for months, is a very serious issue and the £30 offered will not suffice. Mr H said that he wanted at least £50 for each loan where he couldn't see the information.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

## **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 considered all of the available evidence, I've decided not to uphold Mr H's complaint.

The parties seem to agree that there was a problem with the app that prevented Mr H from being able to see the interest rates on his loan accounts. So, what remains in dispute now is how BoS has agreed to put things right for Mr H in terms of compensation.

It's seldom straightforward to decide on appropriate levels of compensation for non-financial losses. Not least because the impact on the consumer will be, by its very nature, subjective

and difficult to quantify. When deciding on fair compensation, I have taken the overall impact the situation has had on Mr H, together with our published approach to compensation for distress and inconvenience, which can be found on our website. It's also worth noting here that the purpose of our compensation awards is to reflect the impact something has had on someone – and not to punish or fine the firm for getting something wrong.

In this case then, I can see Mr H has said that he found the matter inconvenient – I have taken this to mean inconvenient because he couldn't quickly access information about his rate, and inconvenient in having to contact BoS to sort the matter out. And the issue took months to resolve. Having considered everything carefully, I'm satisfied the £30 BoS has already offered Mr H is enough to put things right here.

I say this because as a starting point, both of Mr H's loans were on a fixed rate – which means the rate didn't change over the term, so he ought to have been aware of what the rate was from when he took the loans out. In addition to this, he could have contacted BoS by other means if he needed the information relating to his rates. So I don't find that there was no way for Mr H to have known the rates – it's just that the information wasn't present on his app.

As I understand it, Mr H says the issue had been going on for some time. Mr H says he first raised this in January 2025, but BoS just asked him to phone its loans team. I don't think this was an unreasonable response from BoS. I don't know if Mr H contacted BoS after it asked him to in January. But I can see that Mr H complained to BoS about it in October 2025, and after which, the issue appears to have been resolved quickly. So while the issue might have been going on for some time, I'm persuaded that BoS took steps to attempt to support Mr H.

Taking everything I've seen into consideration, I'm not persuaded that any level of distress and inconvenience Mr H has experienced as a result of not being able to view his interest rate in the app goes further than a £30 compensation award. And so I won't be ordering BoS to pay anymore.

### **My final decision**

For the reasons set out above, I don't uphold Mr H's complaint. However, BoS should pay Mr H the £30 compensation if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 March 2026.

Sophie Wilkinson  
**Ombudsman**