

## **The complaint**

Mr R complains about the way Bank of Scotland plc (BOS) treated him and says that it failed to take account of his vulnerabilities when he made it aware of issues on his account.

## **What happened**

Mr R holds an account with BOS.

Around 21 June 2025, he contacted BOS regarding certain activity on his account. Whilst discussing matters, Mr R indicated he didn't recognise a particular transaction on his account. BOS explained to him that as a precaution, it would need to block his card.

Mr R explained that he needed access to his funds as a priority (he has a disability), so BOS explained how he could do that - eg by visiting a branch or a cash machine and calling BOS back so it could temporarily lift the block on his card. That would enable Mr R to withdraw funds before BOS ordered a new card for him.

Mr R went on to have several different conversations with BOS staff over a relatively short space of time, one of which was cut off, causing Mr R to have to call back. During one of those calls, the agent told Mr R that he didn't have access to any of the previous notes (despite another agent indicating they'd update the system prior to the call). The agent also said he couldn't help Mr R, even though he tried to explain, repeatedly, that BOS had earlier advised him to call back once he was at a cash machine and was about to withdraw his funds.

Mr R called BOS again and was helped by a different agent who confirmed she did have access to the previous call notes. In light of Mr R's experience on an earlier call, she also logged a complaint and offered Mr R £25 compensation as a goodwill gesture. Shortly after (it seems this was following another call to BOS) Mr R's card block was temporarily lifted and he was able to withdraw the funds from his account.

Mr R contacted the Financial Ombudsman Service as he wasn't happy with the way BOS treated him and didn't feel its actions went far enough.

BOS then conducted a further review and sent Mr R a written response on 15 July 2025. It was satisfied it acted correctly when blocking Mr R's card but acknowledged it gave him conflicting information about how he could then unblock it. It also noted that one of Mr R's calls was cut off and that the service he received on a further call was below the standard it expected. To recognise the impact of all of this and to say sorry, BOS said it was making a compensation payment of £65, in addition to its earlier payment of £25 (a total of £90).

Mr R's complaint was assigned to one of our Investigators to consider. The Investigator concluded that BOS had already done enough to put things right. Mr R didn't agree. So, he asked for an Ombudsman to consider the matter afresh. It's been passed to me to decide.

## **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 want to say at the outset that it's clear to me Mr R has faced some particularly challenging circumstances. He doesn't seem to be taking specific issue with BOS' actions when it said it

would need to block his card because of an unrecognised payment (which appears to have been stopped before it left the account). So, I don't intend to say too much about that. Apart from the fact that a business like BOS is expected to try and protect its customers' accounts from harm as far as possible. I'm satisfied that's what BOS was trying to do here.

But what Mr R is clearly concerned about is the way that BOS treated him – during one call in particular – when he explained that he was vulnerable and therefore needed immediate access to his account funds before his card was blocked and a new one ordered.

Before I set out my findings, it's important to make clear here that it's not my role to punish BOS for things that might have gone wrong. But, where it has recognised its own shortcomings, as is the case here, it's for me to say whether it's done enough to put things right.

I've listened to several calls between Mr R and BOS staff. There's no doubt that Mr R suffered some level of inconvenience given what happened. However, for the most part, I'm satisfied that BOS staff tried to strike an appropriate balance between protecting his account – a really important consideration here – and helping him find a way to withdraw his funds before his account card was blocked completely and a new one ordered. And Mr R mostly appeared to accept that given some of his responses.

However, the same can't be said for every BOS agent Mr R had contact with. It's evident Mr R was given conflicting information. And I agree that one particular agent was less than helpful. I wouldn't necessarily describe the agent as rude, but he certainly gave the impression, in my opinion, of not being interested. For instance, when Mr R explained to him that he was disabled and therefore it was important for him to get immediate access to his funds before his account card was blocked indefinitely (and a new one ordered). Further, I can understand why Mr R expressed frustration when the agent suggested that BOS colleagues hadn't made notes following earlier calls with him (which, judging by a later call Mr R had with a different BOS agent appears to have been incorrect in any event). And even when Mr R said he didn't have a phone capable of searching the internet (in response to the agent's suggestion that he could look up branch details online) the agent still appeared unwilling to help. At another point, Mr R's call to BOS was cut off. I agree that's likely to have impacted his overall experience.

However, when thinking about whether BOS has done enough to put things right and to recognise the impact of its shortcomings, I have to keep in mind that the interaction between it and Mr R happened over a fairly short period. And frustrating as it was for Mr R, he was ultimately able to get access to his account and withdraw his funds before his card was blocked again. Given that, on balance, I think a compensation payment of £90 in total is an appropriate sum. I'd typically award compensation at this level where the business's actions have caused acute stress, often lasting hours, which has taken a reasonable amount of effort to sort out. I'm satisfied that's the case here. And had BOS not already awarded this sum, it's likely I'd have directed it to pay a similar amount.

In summing up, I'm satisfied BOS has already given a reasonable response to Mr R. So, I'm not intending to direct it to do anything else here. I appreciate that might come as disappointing news for Mr R, but I hope the explanations I've given are helpful in explaining how I've arrived at this position.

### **My final decision**

Whilst Mr R's complaint is entirely justified, I'm satisfied Bank of Scotland plc has already taken reasonable steps to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 17 March 2026.

Amanda Scott  
**Ombudsman**