

The complaint

Mr R complains Clydesdale Bank Plc trading as Virgin Money didn't support him or show understanding or empathy when he attempted to notify it of a loss and bereavement. He also complains Virgin Money's complaint handler failed to show respect and compassion.

What happened

Mr R has an account with Virgin Money.

Mr R called Virgin Money in November 2024 about whether or not he could change his account with monthly interest to annual interest. He says the agent he spoke to was unhelpful.

Mr R called Virgin Money in January 2025 having suffered a bereavement. He says the agent he spoke to showed no understanding or empathy. He says they asked him "what would you like me to do" rather than offer support and options.

Mr R called Virgin Money in May 2025 to ask whether or not a vulnerable customer marker had been added to his account following his call about bereavement. He says Virgin Money told him nothing had been recorded. Mr R was unhappy about this and complained about the level of service he'd received in January 2025. He complained about the service he'd received in November 2024 too.

Virgin Money investigated Mr R's complaint and agreed that the level of service he'd received had fallen below the high standards it aims for. Virgin Money apologized for this and let Mr R know that feedback had been given to the relevant business area.

Mr R was unhappy with Virgin Money's response saying, amongst other things, that it had upheld his complaint but offered nothing by way of compensation. He was also really unhappy with the way Virgin Money's complaint handler had handled his complaint. He complained about both issues to our service.

Following our involvement Virgin Money offered Mr R £200 in compensation as an apology for the customer journey he'd experienced. Mr R didn't accept this offer, so one of our investigators looked into his complaint about the calls and another looked into his complaint about the complaint handler who'd dealt with his concerns. The first investigator said that they thought Virgin Money's offer of £200 in compensation was fair. The second investigator said we couldn't look into a complaint solely about complaint handling. Mr R was unhappy with what our investigators said and asked for his complaints to be referred to an ombudsman for decisions. Both complaints were passed to me.

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've listened to both of the calls that Mr R has complained about – the call in November 2024

and the call in January 2025. The name of the agent is the same on both occasions and although I can't say for certain I think it's more likely than not that the same agent deals with both calls. Having listened to them both, I can see why Virgin Money felt that the calls fell below the high standards it aims for. The agent in my opinion lacked confidence and had to check with their manager on several occasions for answers that ideally they would have been able to give themselves. Of the two calls the first one is handled well up until the point that Mr R challenges what the agent has said – both end up being somewhat short with each other. The second call – which by its nature is almost certainly the second call – goes off track early on. I agree the agent could and should have expressed condolences when Mr R shared he'd lost a close member of his immediate family. And they could have signposted Mr R to Virgin Money's bereavement team. I do, however, think that the agent was trying to help when he asked Mr R what support he needed. Ultimately, however, I think there was little that could have been done to retrieve the call at that stage.

Putting things right

Virgin Money has apologised and offered £200 in compensation for the poor customer journey Mr R experienced. Taking everything into account, I agree that the apology and the offer of compensation – and the feedback that has been given – fairly resolves this complaint.

My final decision

Clydesdale Bank Plc trading as Virgin Money has already made an offer to pay £200 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Clydesdale Bank Plc trading as Virgin Money should pay £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 29 April 2026.

Nicolas Atkinson
Ombudsman