

The complaint

Ms D complains that Bank of Scotland plc opened a credit card account and processed a balance transfer without her authorisation.

What happened

On 1 October 2025 Ms D started an online application for a credit card with Bank of Scotland. She says she didn't complete or submit the application, but despite this, a credit card account was opened in her name and a balance transfer of £3,670.56 was processed. A balance transfer fee of £128.10 was charged to the account.

Ms D complained to Bank of Scotland. She asked Bank of Scotland to reverse the balance transfer, refund the balance transfer fee and cancel the account.

Bank of Scotland issued a final response on 24 October 2025. It said the application for the credit card had been completed in full and that because there had been no bank error it was unable to complete a balance transfer recall. Bank of Scotland advised Ms D that she would need to contact Barclays (her previous credit card provider) and ask them to process a refund. It said that once the funds had been returned, she could cancel the card. Bank of Scotland made a payment of £50 for the poor service Ms D had received when she called to have her balance transfer returned.

Ms D remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. They said Bank of Scotland had provided evidence which showed that Ms D's online application was completed and submitted. The investigator said that Bank of Scotland had refunded the balance transfer fee and paid compensation for the confusion caused when it initially responded to the query about the balance transfer. The investigator said this was fair and reasonable.

Ms D didn't agree. She said that when she'd called Bank of Scotland on 14 October 2025 the advisor acknowledged that something wasn't right with the application. Ms D said she'd closed her browser midway through the application and the telephone number she'd provided on the application had never been verified, which proved that partial data had been processed by the system.

Because Ms D didn't agree I've been asked to review the complaint.

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 know it will disappoint Ms D, but I agree with the investigator's opinion. I'll explain why.

I appreciate that Ms D says that she didn't complete the application for the credit card and balance transfer. And I acknowledge what she's said about her conversation with the Bank of Scotland advisor when she first contacted the bank.

That said, Bank of Scotland has provided very persuasive evidence to show that Ms D completed the application and requested the balance transfer. It has provided screenshots showing Ms D's application journey. The screenshots show that Ms D completed her application and ticked a box agreeing to the terms and conditions before submitting the application. Following submission of the application a pop-up screen appeared which allowed Ms D to request a balance transfer, set up a Direct Debit, indicate whether she wanted future credit limit increases and register for online banking. The screenshots show that Ms D provided details for a balance transfer – which included details of the credit card from which she wanted the balance transferred.

Based on what I've seen, I'm persuaded that it's more likely than not that Ms D completed the application and applied for the balance transfer.

I'm also aware that Ms D has refused to pay the account whilst the matter has been investigated by this service. A failure to pay the account could result in negative information being reported on Ms D's credit file. I would observe that Ms D has benefitted from the funds as they have been credited to her Barclaycard, thereby reducing or extinguishing the amount she owes on that account.

Taking everything into account, I'm unable to uphold the complaint because there's nothing to suggest that Bank of Scotland has made an error. Bank of Scotland has refunded the balance transfer fee and paid compensation for poor service, which I think is fair and reasonable in the circumstances.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 18 May 2026.

Emma Davy
Ombudsman