

## **The complaint**

Mr P complains that THE ROYAL BANK OF SCOTLAND PUBLIC LIMITED COMPANY (RBS) didn't notify him in line with his preferences when a replacement debit card was being issued, and this has caused distress and worry, along with inconvenience and financial losses.

## **What happened**

Mr P has a bank account with RBS and has text message alerts set on his account to notify him of certain activities. RBS issued a replacement debit card when Mr P's old one was due to expire. However, Mr P says he didn't receive notification of this as he should've.

Mr P says RBS not notifying him that a replacement card was being issued caused him significant distress and worry at the time, and he also now worries about what else RBS may not notify him of in the future. Mr P also says that he had given his unopened post to a family member (who lived a significant distance away) to take home with them, as he was unaware the post contained a replacement debit card. And the family member then had to return the replacement card to him, so this caused additional inconvenience and financial loss.

A complaint was made to RBS by Mr P. RBS responded to Mr P's complaint, they said they had sent a text message in line with his preferences confirming that a replacement card was being issued, so they said there hadn't been any errors.

Mr P remained unhappy and approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said that RBS had sent a text message when a replacement card was being issued and then sent the card to Mr P's home address. So, the investigator thought RBS had acted fairly and didn't recommend they do anything further.

Mr P didn't agree so the complaint was passed to me for a final decision.

I was minded to reach the same overall outcome as our investigator, but for some additional reasons. So, I issued a provisional decision to give both parties an opportunity to comment on my initial findings before I reached my final decision.

## What I provisionally decided – and why

In my provisional decision, I said:

*“I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.*

*I’ve reached the same overall outcome as our investigator, but for some additional reasons. So, I’m issuing a provisional decision to give both parties an opportunity to comment on my initial findings before I reach my final decision.*

*Mr P has alerts set on his account with RBS. This includes a text message alert when a replacement bank card is being issued. Mr P says RBS failed to alert him of a replacement card being issued, and this has caused him significant worry, not only about this, but about what alerts RBS might not send him in the future. And he also says a family member had to return the post he gave them (from a considerable distance away) as he didn’t know the post contained a replacement card.*

*Mr P has sent screenshots from his phone which show messages he received from RBS, none of which are about a replacement card being issued. So, Mr P says this demonstrates RBS didn’t send him a text when they should’ve.*

*However, having looked at all the information provided, I’m satisfied RBS has demonstrated that Mr P was sent a text message, in line with the preferences on his account, on 7 November 2025 at 10.44pm about a replacement card being issued.*

*The replacement card message sent by RBS says:*

*“Your new debit card for account ending XXX will be dispatched within 48 hours. Please contact us if you have any queries.”*

*I accept that Mr P might not have received the text, and his screenshots from his phone support that. But that doesn’t mean RBS didn’t send one, only that one wasn’t received. RBS has demonstrated it was sent, and to the number held on the account for Mr P. So, if RBS has sent the message, and Mr P hasn’t received it, that isn’t something I can hold RBS responsible for. RBS wouldn’t be aware if Mr P had received the message they sent or not, but I’m satisfied they did send it, so I can’t say they’ve done anything wrong here.*

*Mr P has questioned why RBS has been believed over him about the text message. But that’s not the case. Instead, RBS has shown they have sent the text, and Mr P has shown from his screenshots that it wasn’t received, but it not being received isn’t something RBS is responsible for and doesn’t change the fact that one was sent. I recognise Mr P is now worried about not receiving notifications in the future, but I can’t reasonably conclude a failure or error by RBS has led to that.*

*I also recognise that Mr P gave a family member his unopened post to take home with them, some considerable distance away, as he wasn’t aware there was a replacement card within it. And the family member then needed to return the replacement card back to him. However, for the same reasons, I can’t reasonably hold RBS responsible for Mr P not receiving a text they sent and him then giving his unopened post to a family member to take home with them. I fully recognise that Mr P has found the whole situation distressing, but this stems from him not receiving a message that RBS has demonstrated they sent him (in line with his preferences), so that’s not something I can hold RBS responsible for.*

*Mr P also complains that RBS responded to his complaint with misleading and confusing advice, refused to acknowledge their error or to put things right by compensating him. However, for the reasons outlined above, I don't think there was an error or failure on RBS's part, and they explained they'd sent a message (which they had) in their response. So, I don't think they've acted unfairly or are acting unreasonably by not paying compensation.*

*With the above in mind, unless anything changes as a result of the responses to my provisional decision, I won't be directing RBS to do anything further."*

So, I wasn't minded to uphold the complaint or to direct RBS to do anything further.

### **The responses to my provisional decision**

RBS responded and said they agreed with the provisional decision.

Mr P didn't respond to the provisional 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.

And I've thought carefully about the provisional decision I reached. As neither party has provided anything in response to my provisional decision that would lead me to reach a different conclusion, my final decision remains the same as my provisional decision, and for the same reasons.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 5 May 2026.

Callum Milne  
**Ombudsman**