

## **Complaint**

Mr and Mrs R complain about problems and delays they experienced when trying to transfer funds to an account abroad.

## **Background**

Mr and Mrs R's pensions were paid into a Bank of Scotland account. Mr and Mrs R live abroad and have previously been able to instruct Bank of Scotland to transfer the funds to an account they hold in their country of residence by fax. But Bank of Scotland withdrew that service and Mr and Mrs R were registered for online banking in order to instruct an international transfer.

There were significant delays in receiving the necessary letters and activation codes. It appears that post wasn't delivered in good time which meant that the activation codes expired before they could be used.

The situation persisted for several months and in November 2018 Bank of Scotland's fraud team placed a block on the account because of suspicious activity. The block was later lifted.

Mr and Mrs R complained to Bank of Scotland which has issued several responses. Bank of Scotland agreed that there were some service issues and paid Mr and Mrs R £50. But it said the delays Mr and Mrs R experienced were outside of its control and it had no influence on the postal service. Bank of Scotland said Mr and Mrs R needed to successfully complete its online banking enrolment process before a transfer could be instructed.

Mr and Mrs R referred their complaint to our service and it was passed to an adjudicator. The adjudicator thought Bank of Scotland had dealt with the complaint fairly. During the adjudicator's investigation Bank of Scotland was able to provide alternative options that would allow Mr and Mrs R to transfer their funds as required. In July 2019 Mr and Mrs R confirmed they had been able to successfully get their money.

Mr and Mrs R didn't accept the adjudicator's view so their complaint has been passed to me to make a decision.

## **My findings**

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

I can understand why Mr and Mrs R are upset. They wanted to transfer their pensions to an account based in the country they live in and the situation took a very long time to resolve. I'm pleased Bank of Scotland was ultimately able to agree the transfer as an exception.

I need to decide whether the problems and delays Mr and Mrs R experienced were caused by Bank of Scotland and if it should have done anything differently. Mr and Mrs R have sent us a lot of information about what happened. I've considered everything both they and Bank of Scotland has sent us when reaching my decision. I haven't responded to every point and have focused on what I feel are the key issues. I hope Mr and Mrs R won't take that approach as a discourtesy, it simply reflects the informal nature of our service.

Bank of Scotland first sent Mr and Mrs R online registration information and activation codes in 2017. The transfer took around 20 months before it was completed. Whilst I appreciate that's an unreasonably long amount of time, I'm not persuaded Bank of Scotland was responsible for the delays.

Both Bank of Scotland and Mr and Mrs R have talked about the postal service operating where they live. Mr and Mrs R have explained that it's often taken several months for letters to be delivered and that activation codes expired before they got them. As a result, they weren't able to use them to activate their online account facility and transfer their money. But I can't hold Bank of Scotland liable for delays experienced due to a postal service operating in another country.

Mr and Mrs R asked about other options because of the problems they'd experienced and Bank of Scotland was very reluctant to proceed without completing the online registration first. But the options available to Mr and Mrs R were very limited indeed. The types of accounts they hold with Bank of Scotland meant that the situation was further complicated because funds had to be transferred internally before they could be sent to their other account. Bank of Scotland's process means it sends the activation information out in the post and it's entitled to decide how to enrol customers for its online service.

I'm very sorry to disappoint Mr and Mrs R but I haven't been persuaded to uphold their complaint. Whilst I can see the situation continued for a long time I think the main factor was the postal service. I know Mr and Mrs R wanted Bank of Scotland to make an exception at an earlier point but we can't force a business to operate outside of its standard procedures. I'm pleased Bank of Scotland was ultimately able to proceed on Mr and Mrs R's instructions.

Bank of Scotland has paid Mr and Mrs R £50 because of the service provided. I think that's fair in all the circumstances so I'm not telling Bank of Scotland to increase the award or take any further action.

### **My final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs R to accept or reject my decision before 29 February 2020.

Marco Manente  
**Ombudsman**