

complaint

Mr W complains about the customer service he has received from the Royal Bank of Scotland Plc.

background

Mr W says he phoned RBS to check the balance on his account. But he struggled to understand the person he spoke to. So he asked to speak to someone else. When that happened he was put to back of the queue.

Mr W thought the second person he spoke to was helpful. But at the end of the call he asked to make a complaint about the first advisor. The second person didn't put Mr W on hold when she did this. And he could hear her shout to the person he was complaining about the complaint he was making.

After this Mr W was very unhappy about the way the complaint was dealt with. He says that as a result of what happened he went on to gamble the money in his ISA. He wants RBS to refund that money. But it has refused. It has acknowledged that its service was poor. And it has paid him £268 for this and the cost of his telephone calls.

Our adjudicator thought that the £268 RBS has paid Mr W was a fair and reasonable amount to resolve the dispute. But Mr W doesn't think that's enough given the impact of the matter on him. So I've been asked to review this complaint.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And I also think that the £268 RBS has paid Mr W to resolve this complaint is fair and reasonable.

I've spoken to Mr W and I can see that he's still very unhappy about what happened. He is particularly unhappy that RBS called him about his complaint on his birthday when he was spending time with his son. He says he couldn't get RBS off the phone. It appears that the conversation got heated. The call has ruined his day, and caused Mr W problems with his family and his health.

I don't underestimate Mr W's strength of feeling about this complaint. It's clear to me that he was distressed by what happened. But I can also see from what Mr W has told us that he was also distressed by other things that were going on in his life at the time. So on balance, I think that the £268 RBS has paid him is fair and reasonable given the nature of what RBS did wrong and the impact of the matter on Mr W. I appreciate that Mr W says he went on to gamble the money in his ISA because of what RBS did. But I don't think the bank could've known that Mr W would react in that way. So I don't think it's fair to hold it responsible for Mr W gambling the money in his ISA.

Mr W has described RBS' offer as disrespectful. So I appreciate that he's unlikely to accept my decision. But I'm afraid I do think it's fair and reasonable in the circumstances. Mr W has talked to us about a number of other issues. But I don't think they relate to the subject matter of this complaint. So I haven't considered them in this complaint.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 5 April 2016.

Laura Forster
ombudsman