

## Complaint

Mr and Mrs B are unhappy with a number of actions of The Royal Bank of Scotland Plc (RBS) in relation to their personal accounts.

I've primarily referred to Mr and Mrs B throughout this decision, even though some events were likely only undertaken by one party.

## Background

I issued a provisional decision on 1 March 2021 explaining what I thought was a fair way to resolve matters. Extracts from those findings, setting out the background to the complaint, and my thoughts on how matters should be resolved, are included below as they form part of this final decision.

*This decision covers a number of complaints Mr and Mrs B have raised against RBS for their personal accounts. Mr and Mrs B made complaints about their personal accounts, as well as about Mr B's limited company account.*

*Based on the information I have, Mr and Mrs B first raised concerns in 2014 about some of the issues they say they experienced. They say they dropped their complaint in to their local branch and were assured a response would be provided. Mr and Mrs B say they did this again in 2015, but still didn't get a response at that time.*

*Following some attempted fraud on their accounts, which I've explained below, they complained about this separately, and reminded RBS to reply to the complaints they'd been raising since 2014.*

*RBS did provide a response to the concerns first raised in 2014, as well as about the attempted fraud. After this, the personal complaint, and limited company complaint, were brought to our service. This decision only deals with the personal complaint – and I've set out Mr and Mrs B's concerns, as well as RBS' responses, below.*

*A final decision was issued on the limited company complaint. So, this decision doesn't make any findings about the issues considered in that complaint. But, I do have to reference it because RBS addressed Mr and Mrs B's personal complaint, and the company complaint, together – and paid £550 compensation. RBS didn't specify what amount related to Mr and Mrs B's personal accounts, and what related to the company accounts.*

*In the company complaint, the ombudsman concluded that if even 50% of the amount paid related to the issues experienced by the company that would be fair.*

*Across their complaints Mr and Mrs B calculated they believed a fair compensation amount was £25,000. Their calculations included Mr B's hourly rate.*

Being told in November 2009 Mr and Mrs B had a balance of over £5,000 in the account, but it was actually £500

*Mr and Mrs B say in early November 2009 they called RBS to ask for the outstanding balance on the account. They were told it was more than £5,000 and say because of this they didn't credit their account with any money. But, actually, the balance was only around £500 and as a result of this error they incurred fees totalling £97.48.*

*I can't see RBS replied to this complaint point – and believe they may have said it was out of time to be considered by our service. For reasons I'll go on to explain, I think we can consider this.*

Trying to log into internet banking in April 2013 and RBS saying Mr B may have forgotten his password which he found rude

*Mr and Mrs B said on 11 April 2013 for the fourth time they had issues accessing their online banking because it wouldn't accept their password. So, they had to wait for the password to be sent out in the post.*

*While speaking to RBS to get logged back in, Mr and Mrs B were told to provide some details and were told it would now work. They tried to log in, but it didn't work, and say RBS said the fault must be with them. Mr and Mrs B say RBS implied they were stupid or ignorant. And, as a result of not being able to access their online banking, Mr and Mrs B had to travel to the closest branch to make the transfer they wanted to.*

*RBS said, in relation to this, due to the time that's elapsed it's difficult to conduct any kind of factual investigation. But they have no reason to doubt Mr and Mrs B did experience issues having been locked out – and from their timeline seem to have had a very frustrating time.*

Having to go into branch as RBS didn't answer their phone on many occasions

*Mr and Mrs B have said it's become difficult trying to contact their local branch. They said they've attempted to contact their branch on 38 occasions, with only three successful connections – and of those, two calls disconnected whilst they were waiting to be transferred to the right person.*

*Mr and Mrs B discovered the bank had a dedicated phone line to improve customer service – but don't agree with the purpose of this line because of the issues outlined above. Mr and Mrs B also say the bank didn't tell them about this change, causing them to have to go into branch on many occasions.*

*RBS said sorry for the difficulties Mr and Mrs B have had, but the relevant details were available to them.*

Poor service received in relation to travellers cheques

*Mr and Mrs B say that upon deciding to travel at short notice, they tried to contact a branch of RBS to establish if they held travellers cheques and if so how much. Mr and Mrs B say they were asked rudely why they wanted to talk to the branch and the phone line went dead on two occasions. Ultimately Mr and Mrs B were able to speak to someone, but that person couldn't confirm if the branch held travellers cheques or not – so Mr and Mrs B had to drive to the branch to find out.*

*Mr and Mrs B were unhappy when getting to the branch to be told travellers cheques had to be ordered. And were also unhappy with RBS' cashier saying things had been left a bit late. Mr and Mrs B say, yet again, another service has been withdrawn which they've used in the past without being told about it.*

*RBS said this type of service isn't acceptable and Mr and Mrs B should have been told it was only main branches that hold stock of travellers cheques. RBS also said sorry for the way Mr and Mrs B were spoken to.*

Disappointed and frustrated by RBS' security and fraud prevention measures

*This section covers several issues Mr and Mrs B have mentioned, specifically:*

- *A phishing email they received was forwarded to RBS on 28 August 2018 but Mr and Mrs B never received a reply.*
- *An attempted fraudulent transaction happened on their account but RBS didn't tell them about this, a neighbour did.*
- *Unhappy with security questions asked and they don't feel the process is secure.*
- *Also unhappy with how they were dealt with in branch when discussing these issues.*
- *The branch manager counting cash in front of them near a window which anyone could see in to.*
- *Concerns about the account being hacked again, and the subsequent conversations on this.*

*A phishing email is one which says it's from your bank or another institution and is used by fraudsters to gain information needed to access people's accounts. Mr and Mrs B forwarded the phishing email to RBS on 28 August 2018 but never received a reply from them about this.*

*Later, on the same day, a neighbour came round and asked if Mr and Mrs B had paid money to his wife. Mr and Mrs B said they hadn't, and they tried to log on to their online banking but couldn't because it'd been locked. They called up RBS and were asked to go to the branch to prove their identity. Mr and Mrs B say RBS never told them about the attempted fraudulent transactions – and the only way they found out about it was due to their neighbour.*

*In branch, after Mr and Mrs B proved their identity, they were able to get back into their online banking. They were told only one card had been blocked and asked if the other cards should be blocked with replacements ordered. Mr and Mrs B were concerned at this and felt there was a lack of security. So, they say later on the same day they called up to ask about this and say they were hung up on.*

*The following day Mr and Mrs B went back into branch, to discuss what happened. They attempted to record the conversation, but say RBS's adviser rudely shouted "no" at them, refused to make eye contact or explain why they'd said no. So, Mr and Mrs B asked to speak to the branch manager.*

*They say 6-7 minutes later someone came out and took them to a room and asked how they could help. Mr and Mrs B say this person hadn't introduced themselves and when they pointed this out the person said sorry, and explained they were the branch manager. Mr and Mrs B asked if they could record this conversation but say they were told no again without an explanation. Mr and Mrs B say they wanted to check their standing orders and direct debits would be met – but say the branch manager replied saying he couldn't give any guarantees about payments being made.*

*Because of this, Mr and Mrs B were concerned RBS wouldn't honour payments on their accounts or cards. So, asked to withdraw £5,000 in cash. Having taken this money from the*

*branch counter, Mr and Mrs B were then taken back to the room, where the money was counted.*

*Mr and Mrs B left the branch with their money and noticed that the room they'd been in had window blinds open onto the street. Mr and Mrs B say this is one of the worse examples of lax security they've ever seen.*

*The same day, Mr and Mrs B say they had a letter from RBS's credit cards department in their in tray they hadn't opened. This showed Mr and Mrs B's details may have been compromised again. They got in touch with RBS, asked a number of questions about how this had happened – and RBS told them they couldn't say. Mr and Mrs B say because of this they cancelled their overseas trip as they felt it'd be a big risk where RBS hadn't provided any reassurance they could access their money.*

*Following this, Mr and Mrs B had conversations about reinstating their account and are frustrated by what they perceive to be a lack of security.*

*RBS provided a lot of detail across a number of responses to this point, so I've summarised each point:*

- Phishing email – RBS won't usually contact a customer who's alerted them to this unless there's a risk. RBS said there was no risk at this point.*
- Attempted fraudulent transaction – RBS said they did try and contact Mr and Mrs B on the phone, before he got in touch. And no fraudulent transactions were successfully carried out.*
- Security questions – RBS provided a substantial response to the concerns Mr and Mrs B raised here. Amongst them, they explained they couldn't establish how the attempted fraud had happened.*
- Unhappy with how they were spoken to in branch – RBS apologised for this, saying they would expect a manager to introduce themselves and provide a more detailed explanation about whether their standing orders and direct debits would be paid.*
- Counting the money near the window – Again, RBS said sorry for how this was handled.*
- Concerns about being hacked again and subsequent conversations – RBS again said sorry for any failings and provided detailed explanations. And while they understood Mr and Mrs B were concerned, RBS didn't advise them to cancel the trip, so they wouldn't be prepared to refund any of the costs claimed for missing it.*

*CHAPS payment made which Mr and Mrs B were charged for, but payment never received by the beneficiary bank*

*On 4 April 2016 Mr B went into a branch to make a CHAPS payment into his pension. Mr and Mrs B have provided a copy of the statement from the bank where Mr B's pension is held showing the account details.*

*Mr B's money didn't get transferred to his pension – so he went to his branch to find out why. He says he was told quite rudely that he must have got the receiver's account details wrong. He says he asked the cashier to check the account details where the money was sent – but was told it wasn't possible. He then called RBS, and says he was told it was possible to show where the money was sent.*

*Mr B has asked for a refund of the £20 fee but has been told that isn't possible.*

*RBS said they wouldn't recheck the details provided by Mr B. RBS added the payment was returned by the other bank who won't discuss why they've done this. So, because no bank error was made, they say they won't refund the £20 fee.*

RBS ignores Mr and Mrs B's complaints

*Mr and Mrs B have raised concerns about their complaints being ignored by RBS.*

*When RBS have replied to Mr and Mrs B's complaints, they've ultimately paid a total of £550 compensation for their service failings across the personal and company accounts. RBS have also said sorry on many occasions for the issues Mr and Mrs B have experienced.*

Our investigators response to these issues

*In summary, she couldn't say RBS had handled everything badly due to the passage of time but accepting Mr and Mrs B's version of events where appropriate she felt £275 – half of the £550 paid for complaints about a personal and company account – was fair.*

*She also explained we don't award compensation for the amount of time spent on complaints at someone's professional hourly rate.*

Mr and Mrs B's response to our investigator's assessment

*Mr and Mrs B didn't agree with the outcome. I've summarised their key concerns as I see them:*

- They said they'd spent in excess of 250 hours dealing with all these issues and had been cost a lot of money as a result of RBS' failings.*
- The proportion of the £550 compensation for the business account has never been clarified.*
- Having completed a calculation, it could be argued that only £75 of the compensation of £550 was for the personal accounts.*
- Following RBS' responses Mr and Mrs B provided a detailed response back, asking 54 questions which have been ignored by the bank.*

*Mr and Mrs B say RBS not answering questions and ignoring them hurts intensely and really all they want is a response to the outstanding questions to draw a line under this.*

### **My provisional findings**

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

*I think it's important to firstly explain I've read and taken into account all of the information provided by both parties in reaching my decision. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless it's relevant to the crux of the complaint. I realise that will be disappointing to Mr and Mrs B, as that's one of the things they've specifically asked for. But, as I've said above, my remit is to provide a fair and reasonable answer in all the facts of the case.*

*I also need to explain that where information is missing, or incomplete, as some information is in this case, that I'll need to make my findings on what I think is more likely than not. I realise this may not be satisfactory to both sides, and particularly Mr and Mrs B who take a forensic approach to their complaints.*

*Finally, I note RBS objected to us considering some of the complaint points first raised in 2014. But, I'm satisfied we can consider all of the issues. The reason for this is because, RBS have said they accept Mr and Mrs B did raise their complaint in 2014. In accepting this, then they must also accept that all of the complaint points raised in this complaint were raised in time.*

Being told in November 2009 Mr and Mrs B had a balance of over £5,000 in the account, but it was actually £500

*Our investigator accepted Mr and Mrs B were told in early November 2009 about this – but found the reasons for the charges being incurred didn't happen until December 2009 so Mr and Mrs B had time to review their account balances and rectify any issues.*

*Like our investigator, and as RBS have said on other parts of the complaint Mr and Mrs B have raised, I've seen no reason to doubt what they've said.*

*So, in accepting Mr and Mrs B were, more likely than not, told what their outstanding balance was incorrectly – I have to also conclude it was reasonable for them to rely on that information.*

*But, I think that only goes so far. The charges weren't incurred until December 2009, which I think gave Mr and Mrs B enough time to have realised what had happened. So, I won't be ordering RBS to refund these charges.*

Trying to log into internet banking in April 2013 and RBS saying Mr B may have forgotten his password which he found rude

*I note RBS have acknowledged due to the passage of time they can't confirm exactly what happened, but it sounds frustrating from the timeline Mr and Mrs B have given.*

*I have the same issues – RBS don't have the records to show what happened. Taking what Mr and Mrs B have said at face value, I don't think I can agree RBS's adviser was rude in asking / suggesting Mr and Mrs B may have forgotten their password. I would expect this to be a very common reason why people have problems logging in – so I can't reasonably say RBS were wrong to have suggested it as a possible reason for the issues.*

Having to go into branch as RBS didn't answer their phone on many occasions

*I understand Mr and Mrs B's frustration – particularly as long-standing customers of RBS where they're used to being able to call and carry out their transactions.*

*But, this does come down to the type of service RBS wishes to provide – and I can see RBS have explained they've introduced centralised call centres so their branch staff can focus on providing service to customers in branch.*

*This isn't something I can interfere with as it comes down to how RBS wants to run their business. But again, if I accept what Mr and Mrs B have said at face value, this many calls not being answered does sound like an awful lot. And it's not clear to me why Mr and Mrs B would continue calling a number if they'd been told it'd no longer be answered. So, I accept it's possible – in the absence of information to know exactly what's happened – RBS haven't done enough here.*

*I'll be considering whether RBS have done enough to put this right under the "putting things right" section later on in this decision.*

Poor service received in relation to travellers' cheques

*Mr and Mrs B are frustrated they had to go to a branch to find out if they held travellers' cheques or not. RBS have said their centralised call centres won't know this information. I don't find that particularly unreasonable, as the information is likely to change on a regular basis. I also don't find it unreasonable that an RBS branch may need to order in travellers' cheques if they don't happen to stock them at that moment in time.*

*And I think the comment by the RBS cashier, about "leaving things a bit late" was very unfortunate – given the reason Mr and Mrs B were needing to go away was due to a friend passing away.*

Disappointed and frustrated by RBS' security and fraud prevention measures

*This section covers several issues Mr and Mrs B have mentioned, specifically:*

- *Phishing email – RBS won't usually contact a customer who's alerted them to this unless there a risk. RBS said there was no risk on this point.*
- *Attempted fraudulent transaction – RBS said they did try and contact Mr and Mrs B on the phone, before he got in touch.*
- *Security questions – RBS provided a substantial response to the concerns Mr and Mrs B raised here. Amongst them, they explained they couldn't establish how the attempted fraud had happened.*
- *Unhappy with how they were spoken to in branch – RBS apologised for this, saying they would expect a manager to introduce themselves and provide a more detailed explanation about whether their standing orders and direct debits would be paid.*
- *Counting the money near the window – Again, RBS said sorry for how this was handled.*
- *Concerns about being hacked again and subsequent conversations – RBS again said sorry for any failings and provided detailed explanations. And while they understood Mr and Mrs B were concerned, RBS didn't advise them to cancel the trip, so they wouldn't be prepared to refund any of the costs claim for missing it.*

*Ultimately, it's down to RBS whether to acknowledge phishing emails or not, so I can't say they've done anything wrong here.*

*Mr and Mrs B have said that they've no record of RBS attempting to contact them about the fraudulent transactions. I can't know for certain what happened, but the most important thing is RBS stopped the attempted transactions. This is as I'd expect – and Mr and Mrs B were able to speak to RBS about this attempted fraud quite promptly.*

*Mr and Mrs B take a very serious approach to their online security and don't feel RBS do enough. But, again, this comes back to RBS' procedures which I can't interfere with and, in this case, did stop any attempted fraudulent transactions.*

*Like Mr and Mrs B, as well as RBS, I'd generally expect someone to introduce themselves in branch, and explain what they can do to help matters. I can see RBS said sorry for this and they'd provide feedback to the individual. So, I won't be asking them to do anything more in relation to this part of Mr and Mrs B's complaint.*

*In relation to counting money at a window which people could see through into the room RBS also said sorry for this. And I do note Mr and Mrs B's concerns that this is still happening – but this does relate to RBS's procedures, so isn't something I can interfere with.*

*I understand Mr and Mrs B's viewpoint on cancelling their trip is that, the only reason they had to do it was because RBS couldn't give any guarantees they'd pay their standing orders and direct debits. I can understand their concerns as, at this point, they'd had a number of problems regarding fraud on their account. But, I can't agree RBS need to cover these costs. Mr and Mrs B chose to cancel their trip, they weren't required to by RBS.*

*Mr and Mrs B have also raised concerns over conflicting information being given about which card was used for the attempted fraud, that cards hadn't been cancelled when they should have been, and issues over online banking registration / screens presented when trying to log in. Overall it does seem as though Mr and Mrs B have, at times, been given some poor service.*

*CHAPS payment made which Mr and Mrs B were charged for, but payment never received by the beneficiary bank*

*Mr B says he entered the correct details for this transfer of funds from his account to his pension account with another bank.*

*RBS have said the other bank have told them they returned the payment but wouldn't provide a reason. RBS also said they didn't enter the details so they're not responsible for this.*

*I've considered this and decided not to uphold this part of Mr and Mrs B's complaint. Accepting that Mr B did enter the correct details, and that the payment was returned by his other bank for reasons they wouldn't explain to RBS – I can't hold RBS responsible.*

*I note Mr and Mrs B have said their other bank said they never received the payment. It's difficult to know what happened, but it's possible the payment never reached Mr B's other bank – or it did, and they've made an error in telling him it didn't.*

*Either way, I don't have enough information to safely conclude RBS are responsible for the CHAPS payment not succeeding – so I won't be asking them to refund the £20 fee.*

*RBS ignores Mr and Mrs B's complaints*

*It's clear Mr and Mrs B feel RBS have ignored their complaints on many occasions and haven't provided answers to all the questions they've asked.*



*But, as our investigator explained, I can't consider a complaint about a complaint. So, beyond reflecting what Mr and Mrs B have told us, there's nothing I can say on this topic.*

My overall summary

*In reading the above I think it's fair to say Mr and Mrs B have, at times, been on the receiving end of some poor service. Much of which RBS have said sorry for and provided some compensation.*

*In isolation, it's possible I'd have decided an apology would have been enough for the majority of the issues Mr and Mrs B have experienced – if each issue was raised when it happened and addressed by RBS promptly. Cumulatively, I'm comfortable it's appropriate for compensation to have been paid.*

### **Putting things right**

*I've already outlined that RBS have paid compensation for the complaint issues addressed above. Specifically, £550 for the issues mentioned, plus other issues related to the company complaint.*

*Ideally, I too think it'd have been helpful for RBS to have dealt with the complaints from Mr and Mrs B separately to Mr B's company account. This would have meant Mr and Mrs B would know the proportion of the compensation was paid to what account.*

*Mr and Mrs B have made a number of arguments about the breakdown of the compensation – saying in the company complaint it's likely most of it was for the personal complaint, and in this complaint, that the majority was for the company complaint.*

*The ombudsman in the company complaint concluded that, even if only 50% of the £550 relates to the company complaint she didn't agree this meant RBS hadn't paid enough. Taking a holistic view of all the concerns I've addressed above, I also can't say that if 50% of the compensation was specifically directed to Mr and Mrs B's personal complaint that wouldn't be enough. So, I won't be ordering RBS to pay any more compensation.*

### **Responses to my provisional decision**

Mr and Mrs B provided further comments on my provisional decision which, for simplicity, I've included their general thoughts here, and thoughts about specific events below.

Mr and Mrs B have said I've not made any mention of their 52-page letter. I'm sorry it's come across that way. Much of their 52-page letter relates to the issues I've addressed – so for those issues that do relate to the complaint points I'm considering I've taken into account what they've said in the 52-page letter.

I haven't though considered their complaint RBS haven't answered the 54 questions they've asked in the 52-page letter as that can't form part of this complaint. Mr and Mrs B also mentioned a charge of £34.77 in this letter, and separately in another complaint about RBS not closing down their accounts when asked. I can see we've made arrangements to consider the issues not covered in this decision in a separate complaint.

Mr and Mrs B also say RBS will charge account holders for every single mistake – plus their time to deal with the error – but when the bank makes a mistake it's a one-way situation.

And it's the arrogant manner in which RBS have dealt with them that makes a mockery of their "Here for you" strapline. Mr and Mrs B say this has led to the stress being overwhelming, as they can't get proper compensation and RBS just don't care.

RBS didn't reply by the deadline set.

### **my findings**

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

*Being told in November 2009 Mr and Mrs B had a balance of over £5,000 in the account, but it was actually £500*

Mr and Mrs B didn't provide any further comments on this point – so I've seen no reason to change my thoughts on this section and won't be ordering RBS to refund any charges.

*Trying to log into internet banking in April 2013 and RBS saying Mr B may have forgotten his password which he found rude*

Mr and Mrs B didn't provide any further comments on this point – so I've seen no reason to change my thoughts on this section and can't say RBS have acted inappropriately.

*Having to go into branch as RBS didn't answer their phone on many occasions*

Mr and Mrs B said in this section they weren't told by RBS that phone calls were now being handled centrally.

As I said in my provisional decision it's possible – in the absence of having information to know exactly what happened – that RBS hadn't done enough here. So, I'd consider in the "putting things right" section whether they needed to do more on this point.

*Poor service received in relation to travellers' cheques*

Mr and Mrs B didn't provide any further comments on this section. So this still comes down to RBS' procedures which I can't interfere with – and accepting what they've said at face value, I think it was an unfortunate comment by RBS' cashier.

*Disappointed and frustrated by RBS' security and fraud prevention measures*

In this section I addressed the following:

- Phishing email – RBS won't usually contact a customer who's alerted them to this unless there's a risk. RBS said there was no risk at this point.
- Attempted fraudulent transaction – RBS said they did try and contact Mr and Mrs B on the phone, before he got in touch. And no fraudulent transactions were successfully carried out.
- Security questions – RBS provided a substantial response to the concerns Mr and Mrs B raised here. Amongst them, they explained they couldn't establish how the attempted fraud had happened.

- Unhappy with how they were spoken to in branch – RBS apologised for this, saying they would expect a manager to introduce themselves and provide a more detailed explanation about whether their standing orders and direct debits would be paid.
- Counting the money near the window – Again, RBS said sorry for how this was handled.
- Concerns about being hacked again and subsequent conversations – RBS again said sorry for any failings and provided detailed explanations. And while they understood Mr and Mrs B were concerned, RBS didn't advise them to cancel the trip, so they wouldn't be prepared to refund any of the costs claimed for missing it.

Mr and Mrs B didn't provide any further comments regarding the phishing email.

In relation to the attempted fraudulent transaction Mr and Mrs B have said given the number of issues with RBS it seems reasonable to say they're just saying they've called. I take on board their point, but as I said in my provisional decision the key thing is the transactions were stopped. So, whether RBS did or didn't call wouldn't, in my view, have any impact on Mr and Mrs B's case because they've not been negatively affected by what happened – because the transactions were stopped.

Mr and Mrs B didn't say anything further about the security questions section, or about the money being counted near a window. But did about how they were spoken to in the branch as the manager didn't provide them with his name. It was only at the end when the meeting was finished Mr and Mrs B asked for his name, and he produced his business card. I can see RBS said sorry for the branch managers conduct overall, and I think that's sufficient so I don't require them to do anymore here.

Mr and Mrs B also said the manager couldn't guarantee the payments out of their account – and it was this comment by the manager that was the fundamental reason for them cancelling the holiday. Mr and Mrs B said that if payments didn't go through then that would have been a real worry. And while trying to quantify the cost of the trip is one thing, the direct consequences of the advice was the huge amount of stress and fear of being stuck abroad with payments not going through. I do take on board all of Mr and Mrs B's points. But, I remain of the opinion it was their choice to cancel the trip. There's no evidence RBS told them to cancel the trip, nor have Mr and Mrs B directly said they did. I accept this has caused them stress, and I'm genuinely sorry to hear that, but I don't think RBS need to do anymore here.

Mr and Mrs B have provided further comments about which card was used to access the account for the attempted fraudulent transactions and the information given here. They say RBS have ignored their concerns. I've accepted, in my provisional decision, that it seems at times Mr and Mrs B have been given poor service by RBS for these points. As I've mentioned above, it's not my role to get an answer to every question, it's to consider what I think a fair outcome is for the issues raised.

*CHAPS payment made which Mr and Mrs B were charged for, but payment never received by the beneficiary bank*

Mr and Mrs B's comments are incomplete in this section – but they've said RBS' cashier checked the account details, and Mr B's bank confirmed the details were correct. So, I think they're saying the payment should be refunded which I can understand. I do take on board Mr and Mrs B's points. But, to uphold this element of their complaint I'd have to be satisfied it's more likely than not RBS made an error. And, as I said previously, I think it's possible the

payment never reached Mr B's other bank, or if it did they've given him the wrong information. So I won't order RBS to refund this fee.

*RBS ignores Mr and Mrs B's complaints*

Mr and Mrs B said while RBS apologises on many occasions they tie these apologies to the compensation payments. But, there are many more instances where RBS have ignored issues, dismissed them out of hand, or just viewed them as a service issue.

I've noted Mr and Mrs B's frustration with RBS but as I've said above I can't consider a complaint about a complaint.

**Putting things right**

I've outlined my overall thoughts on what I thought RBS had to do to put things right in my provisional decision. I've considered everything Mr and Mrs B, as well as RBS, have said – particularly around how Mr and Mrs B have been made to feel by RBS and the overall stress they've experienced.

And having done so, I remain satisfied the compensation already paid to Mr and Mrs B is a far way to resolve this complaint.

**My final decision**

For the reasons I've explained above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs B to accept or reject my decision before 17 April 2021.

Jon Pearce  
**Ombudsman**