

## **complaint**

Mr and Mrs S complain that The Royal Bank of Scotland plc changed its rules without notice to them. They also complain about the customer service that they received.

## **background**

Mrs S phoned RBS in December 2014 to make a direct payment but she was unable to do so as it had withdrawn that facility. She visited the branch and was able to make the payment. Mr and Mrs S complained to RBS that it had changed its rules without notice to them and about the customer service that they had received. They were not satisfied with its response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. She concluded that RBS had withdrawn the facility as a temporary trial and that it did not need to tell all its customers about the trial. She said that RBS offered to assist Mrs S in setting up online banking and had advised that she could make the payment by visiting a branch and was apologetic. So she concluded that RBS's conduct on the call was satisfactory.

Mr and Mrs S have asked for their complaint to be considered by an ombudsman. They say, in summary, that RBS should not have withdrawn the facility without notice to them and that they did not want online banking so it was not a suitable alternative for them.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

We offer an informal dispute resolution service. We try to resolve a customer's complaint about their bank by looking at what we consider to be fair and reasonable in the circumstances. We have no regulatory or disciplinary role in relation to RBS so I am unable to require it to change the way that it conducts its business.

RBS withdrew the facility to make direct payments through phone banking on a trial basis. It says that this was in response to some fraudulent use of the facility. I do not find that it would be fair or reasonable to expect RBS to tell all of its customer about a temporary trial. I understand that the trial has ended and that the payment facility has been reinstated.

When Mrs S was unable to make her payment by phone, two alternatives were suggested to her. The first was to set up and use online banking which she did not want to do. The second was to go to a branch to make the payment - she did so and the payment was made successfully. I find that to be fair and reasonable. I am not persuaded that RBS provided unacceptable customer service to Mrs S during the phone call and it has apologised for any actions that have left Mr and Mrs S with an unsatisfactory impression.

Mr and Mrs S also say that the branch was unaware of the temporary trial. I would expect it to have been aware of the trial. But the fact that it was not had no impact on Mrs S and she was able to make the payment in the branch.

For these reasons I find that RBS has not acted incorrectly. So I do not consider that it would be fair or reasonable for me to require it to take any further actions in response to Mr and Mrs S's complaint.

**my final decision**

My decision is therefore that I do not uphold Mr and Mrs S's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs S to accept or reject my decision before 20 August 2015.

Jarrold Hastings  
**ombudsman**