

## **complaint**

Mr M complains that his ability to make payments from his business account was removed by Bank of Scotland plc.

## **background**

Bank of Scotland accepted that a letter it had sent to Mr M had not made clear that this would happen. When he called it said that the payees would need to be set up on another account. It offered to go through the details with him but said he would have to reload them himself. It paid him compensation of £420 made up of £170 for his time and £250 for inconvenience.

The adjudicator did not recommend that it did any more. She noted Mr M's request for £3,500 – at £35 each for 100 payees. But she said that this service did not make punitive awards and that the amount already paid was in line with awards made by this service. This was based on our published guidelines.

Mr M did not agree and said that the compensation was insufficient.

## **my findings**

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

There's no dispute that Bank of Scotland's action resulted in inconvenience for Mr M. It either wouldn't or couldn't transfer the details for him.

When Mr M first called he said he was only told that this was a problem with internet banking. I've listened to the further call he had and Bank of Scotland clearly offered to go through each of the payees with him. I've seen from the case notes that it thinks that there were 52 in total.

The adjudicator's set out the basis on which this service awards compensation. Where we do decide to make an award for a consumer's time this tends to be at a modest rate- of £10 an hour. I don't doubt that this has all been very frustrating for Mr M. And I know he's going to be disappointed when I say that the amount he has already been paid is fair compensation for this and his time.

**my final decision**

My decision is that I do not uphold this complaint in the sense that I do not consider Bank of Scotland Plc need take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 11 April 2016.

Michael Crewe  
**ombudsman**