

complaint

Mrs A complains about the charges Clydesdale Bank Plc (trading as Yorkshire Bank) has applied to her current account. She says they were unfair and that's she is in financial difficulties.

background

Mrs A is unhappy about the charges that were applied to her account since 2001. She says she's unable to work and has a disabled child. She doesn't think the bank has been sympathetic to her.

Our adjudicator sympathised with Mrs A. But he didn't think the complaint should be upheld. He said that the bank has offered to refund £1,680 in charges even though it wasn't required to. So he didn't think it treated her unfairly. And the bank has given her the details of a specialist team in its business, and independent organisations that can help her. So he thought that the bank has acted positively and sympathetically towards her.

Mrs A asked for her complaint to be reviewed.

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 don't think that Mrs A's complaint should be upheld either.

The bank was entitled to apply charges to Mrs A's accounts in line with the terms and conditions. I appreciate that Mrs A thinks the charges were unfair, and that they contributed towards her financial difficulties. But Mrs A's recent bank statements show that her current account was well maintained and never more than £84 overdrawn. So most of the charges she complains were applied before this. Mrs A has told us that her household income reduced by 50% in 2002 when her husband was very ill and lost his job. She considered asking the bank to refund its charges before, but didn't. She was aware that the courts were considering bank charges.

I'm very sorry to hear about the problems Mrs A has told us about. But I can see that the bank has refunded £1,680, despite not being required to. And it suggested that she contacts its specialist team or independent organisations for more assistance. So I also think it acted positively and sympathetically towards her.

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 Mrs A to accept or reject my decision before 30 October 2015.

Laura Forster
ombudsman