

The complaint

Mr C complains The Royal Bank of Scotland plc (RBS) provided poor customer service when he attempted to open a fixed rate ISA online on two separate occasions.

What happened

Mr C says he applied online on two separate occasions in August 2023 and October 2023, to open a fixed rate Individual Savings Account (ISA) but neither of these applications were accepted, without any explanation from RBS. Mr C says RBS also failed to properly log his complaints regarding these issues and he is looking for RBS to provide compensation for the loss of interest on his savings and for the trouble and upset this matter caused.

RBS says with regards to the application Mr C says he made in August 2023 for a fixed rate ISA, he had missed the deadline by two days. RBS says it withdrew another of its fixed rate ISA on 30 October 2023 due to demand, so any application beyond that date wouldn't have been accepted and this was detailed on its website. RBS says it couldn't locate Mr C's complaints on this matter and there were no issues with its online complaint form. RBS says it was unable to uphold Mr C's complaint.

Mr C wasn't happy with RBS's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint as there was no evidence to suggest RBS had done anything wrong. The investigator says RBS provided a record of Mr C's application history and there was no evidence Mr C had completed an ISA application since November 2022. The investigator says RBS had decided to withdraw the fixed rate ISA that Mr C says he had applied for, and he wasn't able to comment on that or its internal processes.

The investigator says Mr C wasn't able to forward the original email he says he was sent in late October 2023 by RBS, so he was therefore unable to rely on this as evidence.

Mr C didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

What I've decided – and why

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

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr C to have applied on two occasions for a fixed rate ISA with RBS only to discover these hadn't been successful. When looking at this complaint I will consider if RBS were at fault for the reason why Mr C's ISA applications hadn't been successful.

The first thing to say here is it's not the role of this service to scrutinise RBS's complaints

process or to tell RBS how it should deal with complaints more widely. I know Mr C is unhappy with the way RBS have prioritised and logged his complaint – but my role is to look at what's fair and reasonable in the individual circumstances of a complaint. All I can say is RBS have advised this service there were no issues with its online complaint form. And so, I will only be looking at Mr C's complaint regarding the opening of the two fixed rate ISA's he says he applied for.

Mr C's complaint centres around the issues he faced when he applied online in August 2023 and October 2023 for RBS's fixed rate ISA's.

While I understand Mr C feels strongly about this matter and has provided copy text that indicates he had applied for an ISA, he has been unable to provide any of the original emails from RBS regarding this, which RBS dispute and in turn it has provided this service with back-office records which indicate the last completed application by Mr C was back in November 2022. So unfortunately, I'm not able to rely on the information Mr C has sent here.

Having said that, in any event from the information I have seen the application Mr C says he made in mid-August 2023, would have been two days after the closing date for that particular issue - so any such application would have been unsuccessful. Similarly, RBS have informed this service it withdrew the second two-year fixed rate ISA that Mr C refers to in late October 2023 due to demand, so unfortunately here Mr C didn't fully complete his application in sufficient time. RBS have confirmed that its website advises that it may withdraw any ISA at any point due to availability, and it's not for me to tell RBS it can't.

While Mr C will be disappointed with my decision, I won't be asking anymore of RBS here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 August 2024.

Barry White
Ombudsman