

## **The complaint**

Mr B is unhappy with Clydesdale Bank Plc trading as Virgin Money. Mr B said the wait times on telephone banking were unacceptable. Mr B said he had raised this last year and Virgin still hadn't improved the service. Mr B doesn't feel Virgin has done anything to improve the issue since he complained last year. Mr B is also unhappy with the complaint process.

## **What happened**

Mr B was unhappy with the overall service he had from Virgin. This included call queues, the call wait times, calls cutting off and service in the bank branch. Mr B was also unhappy about what happened with a previous complaint and how Virgin wasn't able to give him details of managers or staff who had been involved in that complaint and details about what happened internally about the problems he faced.

Virgin partially upheld the complaint. It apologised and said it always wanted to work towards providing better service. It said regarding the complaint issues all actions taken were part of its internal process and it wouldn't provide names of staff or managers involved. It didn't see this as a bank error. Mr B didn't accept this and brought his complaint to this service.

Our investigator upheld the complaint. She said even though Virgin had upheld Mr B's complaint it hadn't offered anything as compensation. She said the bank should pay Mr B £50 for his distress and inconvenience. Regarding the complaints process our investigator confirmed this isn't a regulated activity so isn't within the jurisdiction of this service, so we can't look at it.

Mr B didn't accept this and asked for his complaint to be passed 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.

Mr B said the customer service he received both over the phone and in branch wasn't good enough. Mr B had previously complained about the length of time he'd spent on hold during calls and said it still hadn't improved. Mr B detailed waiting on calls for periods up to an hour and just not being able to get things done in a reasonable time frame. Mr B also said it took too long for Virgin to call back to resolve matters.

Virgin accepted what Mr B said about the service hadn't been good enough. It apologised for both the call support and in the branch experience. It confirmed it always intended to answer calls quickly and *"aim to go the extra mile for every customer and treat every customer with empathy to help resolve enquiries as seamlessly as possible."* It said all staff were aware of their responsibilities towards customers, so it was disappointed to hear this wasn't Mr B's experience.

Virgin accepted it hadn't provided the best customer service and apologised. But I do think it should've provided some compensation to Mr B for his distress and inconvenience in view of

the time he'd spent on the phone and in branch. I think £50 is a fair outcome in the circumstances.

Mr B has been in touch with our investigator to say Virgin has sent him £60. But that appears to be in relation to another separate complaint that Mr B brought later around further issues he faced in branch more recently. That isn't being dealt with as part of this complaint. It's a separate complaint.

Regarding the issues with the complaint handling Virgin said it couldn't get back in touch with customers about updates or changes it had put in place. And it wouldn't give names of staff who were provided feedback. It said this was dealt with internally. It did accept Mr B had complained earlier and this hadn't been dealt with at the time when it should've been. It also apologised that Mr B was transferred but the call handler hadn't been aware of the complaint department opening times. Virgin did say it takes the learnings from all complaints and provides training to staff where required. This issue isn't a regulated activity so I can't make a finding on it. If Mr B wants to take the matter further, he can refer it to the regulator The Financial Conduct Authority.

### **Putting things right**

- Pay Mr B £50 compensation for his distress and inconvenience.

### **My final decision**

I uphold this complaint.

I require Clydesdale Bank Plc trading as Virgin Money to:

- Pay Mr B £50 compensation for his distress and inconvenience.

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

John Quinlan  
**Ombudsman**