

The complaint

Mr W is unhappy with the service he's received from Clydesdale Bank Plc, trading as Virgin Money, surrounding requests he made to update his address.

What happened

Mr W noticed his address was showing incorrectly on Virgin's online banking platform. For the purposes of this letter, it will be considered that Mr W's house number is 1a. However, Mr W noticed that his address on Virgin's online banking platform was showing as '1' and not '1a', although the rest of the address (street name, etc.) was showing as being correct.

Mr W went online and corrected his address on Virgin's online banking platform. But following Mr W taking this action, his house number was still showing incorrect, as '1' and not as '1a'. Mr W made two further attempts to update his house number, but these also were unsuccessful. Mr W wasn't happy about this, so he raised a complaint.

Virgin didn't respond to Mr W's complaint, so he raised it again with them. This time, Virgin did respond explained that while their online banking display showed his address incorrectly as '1', this was a display error only and that all of Mr W's letters had been correctly addressed to '1a'. Virgin confirmed that they'd taken the necessary steps to correct the display error so that Mr W's address showed correctly on their online banking platform.

Virgin apologised to Mr W for what had happened, including that Mr W's initial complaint hadn't been correctly recorded by them and therefore hadn't been responded to. And Virgin made a payment of £50 to Mr W as compensation for any trouble or upset he may have incurred. Unfortunately, Mr W didn't receive the complaint response letter that Virgin sent, and believing that Virgin hadn't responded at all to his complaint, he referred his complaint to this service.

One of our investigators looked into this complaint and forwarded a copy of Virgin's complaint response letter to Mr W. Our investigator felt that Virgin's apology, corrective action, and payment of £50 compensation already represented a fair outcome to what had happened. Mr W didn't agree and felt that a higher award of compensation was fairly merited in consideration of his poor experience, so the matter was escalated 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 feel that the apology, explanation of what happened, corrective action, and payment of £50 compensation that Virgin have made to Mr W, does already represent a fair resolution to this complaint. As such, I won't be instructing Virgin to take any further or alternative action here.

In taking this position, I've considered the impact of what happened here on Mr W. This

includes that the incorrect house number that Mr W was seeing online was a display issue only, and Virgin have demonstrated to my satisfaction that all letters sent to Mr W were addressed correctly with Mr W's correct house number.

Because of this, I feel that there was no tangible detriment to Mr W, in that it wasn't the case that Mr W's letters were being delivered to the incorrect address. Instead, I feel that the impact of what happened here on Mr W is limited to his frustration and inconvenience in his attempts to update his house number online being unsuccessful, and in having to raise a complaint to Virgin about this (the first instance of which, Virgin didn't respond to).

Of course, only Mr W will know exactly how much trouble and frustration he incurred in consideration of the above. And I note that Mr W has explained to this service that he is in poor health and suffers with disabilities.

However, from an impartial perspective, the amount of trouble and upset that Mr W has incurred seems relatively minor to me, even in consideration of his health issues and disabilities. And, as explained, I feel that the apology, explanation of what happened, corrective action taken, and payment of £50 compensation provided to Mr W by Virgin does provide a fair and reasonable resolution to this complaint. And I confirm that in making this decision, I've also considered the general framework that this service uses when assessing compensation amounts, details of which are on this service's website.

All of which means that I won't be upholding this complaint, because I feel that Virgin have already fairly responded to it. I realise this won't be the outcome Mr W was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

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 W to accept or reject my decision before 12 December 2024.

Paul Cooper
Ombudsman