

## **The complaint**

Mr H complains that Clydesdale Bank Plc trading as Virgin Money didn't cancel a direct debit and provided poor service which didn't take account of his needs.

## **What happened**

Mr H explains that he cancelled a direct debit on 20 September 2024 and was told by Virgin Money that the payment due that day wouldn't go through. But his account was debited with £46 leaving him then with limited money for the weekend that followed. He says he found it difficult to deal with Virgin Money and get help when using its chat service to resolve this. And that he was contacted about his complaint by phone when he'd explained his mental health condition before and said he wanted to deal with his complaint by email.

Virgin Money accepted that a same day return of the direct debit should have been made and apologised for this. It also accepted that Mr H hadn't received the appropriate level of service including while on the chat and from a branch. The money had been returned to his account after he'd been in contact the next day and Virgin Money paid Mr H £75 in compensation.

Our investigator didn't recommend that it do anything more. He said that an apology had been made. He recognised that a member of the complaints team had tried to call Mr H when he'd said he'd prefer to deal with the complaint by email as a result of his mental health issues. He thought that the overall compensation was reasonable taking this into account and our published guidelines.

Mr H said he didn't agree. The point of the complaint had been missed. There had been a lack of care about his mental health condition and rights. Virgin Money had ignored this which was very serious. He had done all he could to tell them about this, but it had told him he had to call.

## **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.

An error was made in not cancelling Mr H's direct debit, and this caused him difficulties. He explains he made a number of online requests for help and refers to online chats on the morning of 21 September 2024 ending abruptly without resolution causing him anxiety. I note a transcript of an online chat at about 11am that day. During that Virgin Money went through the issues and made arrangements for £46 to be paid back to his account. There was already a note on its system about his mental health issues which he'd then confirmed were still current. Mr H had said he wanted to deal with his complaint about what happened by email. Mr H has said to this service that as a result he didn't expect or want to be called as he finds calls difficult. And a member of staff from the complaints team left a voice mail message saying that if he wanted to discuss the complaint to call back. He's unhappy there was no other option given.

In its final response letter to his complaint Virgin Money stated it had been unable to contact him. And said that Mr H could contact it including by email if he had any other points or information he wanted to raise or discuss and referred to support available to him having noted his needs..

I've balanced all the factors in considering Mr H's complaint. I take into account Mr H's comments about the impact of the poor service received for him given his personal circumstances and then his receipt of a voicemail message asking him to call back with no other option. And that this followed what happened with his direct debit. He didn't as a result feel he had a fair chance to put his points forward or that his health issues were understood.

I note the action already taken by Virgin Money in refunding the direct debit, apologising for that error and poor service and paying Mr H compensation of £75. It has offered support to him. I have reached my own judgement about what is appropriate compensation taking into account our published guidelines and all Mr H's complaint points. I consider the compensation payment already made to be appropriate here.

I know Mr H will be disappointed when I say as a result that I won't be asking Virgin Money to do anything more

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 January 2025.

Michael Crewe  
**Ombudsman**