

The complaint

Mr C complains that The Royal Bank of Scotland Plc (RBS) didn't send him regular statements on two of his bank accounts.

What happened

Mr C says he didn't receive bank statements from RBS in May and June 2024. When he complained RBS sent out duplicate statements for this period. RBS apologised to Mr C that the original statements hadn't arrived and confirmed that its records show the statements were sent to the correct mailing address.

Mr C brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. The Investigator thought that RBS had provided evidence that the statements due were more likely than not sent, and that it was unreasonable for RBS to be held responsible for delays in the statements reaching Mr C.

Mr C asked that an Ombudsman decides the complaint and takes into account that the delays have only occurred since RBS started using a third party to help with delivery of statements. The complaint has been passed to me to decide.

As I reached a significantly different outcome to our Investigator, I issued a provisional decision for Mr C and The Royal Bank of Scotland Plc to consider. I said I would look at any more comments and evidence that I got by 5 November 2024. But unless the information changed my mind, my final decision is likely to be along the following lines.

"Mr C has two accounts with RBS for which he has a preference to receive regular paper statements. The accounts have numbers ending in 556 and 807. I intend saying that the evidence RBS provided supports that on account ending 807 it didn't send a statement that was due in June. I will now explain why I've reached this outcome.

The Financial Ombudsman Service doesn't regulate the activities of RBS – that is the role of the Financial Conduct Authority. This means that I can't tell RBS how it must send out statements or that it mustn't use a third-party to do so. However, I can consider the impact on Mr C if RBS didn't produce a statement when it should have.

Mr C says he relies on receiving his bank statements in a regular and timely manner.

In respect of Mr C's account ending 556, I've seen that RBS issued statements by post on 31 May and 2 July. These statements included transactions on the account for May and June. Although Mr C complained he didn't receive these statements on time, I'm persuaded it's more likely than not RBS sent them by post on 31 May and 2 July. As I explained earlier, I can't reasonably hold RBS responsible for any postal delays that may have happened after these statements had been generated. When Mr C told RBS he hadn't received the statements on this account, RBS issued duplicate statements by post. This was a reasonable outcome.

Regarding Mr C's account ending 807, I've seen evidence from RBS that it issued

statements on 1 March, 2 April, 2 May, and 2 July. This is also supported by the final response letter it sent to Mr C which confirmed, "...for the account ending 807 your statements were produced on 02 May and 02 July 2024, to your home address we have on file". This evidence persuades me that it's unlikely RBS issued a statement to Mr C on 2 June. I intend saying RBS let Mr C down in June 2024 as it didn't produce a statement as it normally did for each month.

RBS did send Mr C a statement on account 807 that included transactions for June – albeit the statement ran from May to July – so I won't be asking RBS to produce another statement. However, in June, RBS failed to send the statement Mr C would reasonably have expected. This caused Mr C some upset as he relied on the regular statements RBS produced and was concerned it may have been lost in the post. In this regard, I intend asking RBS to pay Mr C £50 to reflect the upset this caused him."

Mr C says the while he understood my provisional decision, he didn't think the decision had addressed his concerns that RBS was now sending statements using a third-party. And since then his statements have been arriving late, and sometimes not at all. RBS didn't respond to the provisional 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 C says that in his experience his RBS statements are taking longer to get to him now that it uses a third-party to send them. I can understand that this is frustrating for Mr C, but from the evidence I've seen it seems more often than not the statements turn up later than Mr C expected, but they do arrive. Of course, there may be times when statements get lost in the post, but I can't hold RBS responsible for this. Regardless of this, I've seen evidence that when Mr C makes RBS aware that a statement hasn't arrived, RBS has promptly issued a replacement. I think that is reasonable in the circumstances of this complaint.

My provisional decision explained why I can't tell RBS how it should send statements and I note that an Investigator has now provided Mr C with a direct telephone number for the Financial Conduct Authority (FCA). Mr C may wish to contact the FCA, who regulate the activities of RBS, to raise his concern about RBS using a third-party to distribute bank statements. This may be something the FCA can look into if there are any wider concerns about how RBS distribute statements. Mr C can do this regardless of whether he accepts or rejects my final decision.

I'm satisfied my provisional decision deals with the statement that RBS didn't send Mr C for his account ending 807 in June 2024. RBS hasn't been able to show me that this was sent to Mr C. Although I've received additional comments from Mr C, as these haven't changed the outcome I reached, I've decided to adopt my provisional decision as my final decision.

My final decision

For the above reasons, I've decided that The Royal Bank of Scotland Plc should pay Mr C £50 to resolve the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 December 2024.

Paul Lawton
Ombudsman