

The complaint

Mr C has complained about The Royal Bank of Scotland Plc (RBS) blocking his account when he couldn't pass security.

What happened

In summer 2023, someone called RBS claiming to be Mr C. They didn't pass the relevant security process, and the staff thought they did not sound like Mr C. The caller said they'd been using Mr C's online banking facility. So RBS blocked Mr C's online banking to keep his account safe. In order to unblock it, they've asked that Mr C identify himself in branch.

We've received a complaint from someone claiming to be Mr C. He's complained about the block, saying he is unable to go to the branch due to a disability, and he wants to close the account and get his income paid elsewhere.

Our investigator looked into things independently and didn't uphold the complaint. They explained that RBS were obliged to protect the account. They found that Mr C had never previously told RBS he was disabled, and noted that Mr C had been able to travel to make his genuine transactions. They showed Mr C where his nearest branch was and set out all the different types of ID he could provide to verify himself.

Mr C asked for an ombudsman to look at his case afresh, so the complaint's been passed to me to decide.

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.

I should first note that it is not certain whether the person complaining to us is really Mr C, given that he has not yet identified himself. But to keep things simple, for the purposes of this decision I will refer to the complainant as Mr C.

I've listened to the relevant calls with RBS. I find that the person calling didn't pass the security process, and that the staff were reasonable to think they didn't sound like Mr C. This caller talked about how they were using Mr C's online banking facility. So it was appropriate and expected for RBS to then block the online banking facility. RBS are supposed to keep customers' money safe, and are able to block facilities under the terms of Mr C's account.

I understand that Mr C would like to know more about which questions were answered incorrectly and in what way. But it would rather defeat the purpose of the security system if RBS told callers which questions they'd got wrong and in what way – doing so would help potential fraudsters to access other people's accounts, which wouldn't be right.

Mr C says he's unable to go to branch and that RBS did not take account of his disability. But I've gone through Mr C's statements with RBS and with another business he brought a complaint to us about. And I can see that he frequently makes in-person transactions at places close to his nearest branch, along with places that are significantly farther away from his home than his branch. So I think Mr C is capable of going to his nearest branch. And there's a wide variety of ID he could provide to identify himself. Further, having gone through the calls with RBS along with the notes on Mr C's account, I can't see that Mr C ever told RBS he was disabled. He appears to have first mentioned it when coming to our service. So I cannot fairly conclude that RBS discriminated against his disability. RBS have offered to give Mr C extra support for his disability now that we've made them aware of it. But again, he will need to identify himself for the safety of his account.

I appreciate that Mr C may wish to close his account or dispute some payments. But again, he will need to identify himself first. It is both reasonable and sensible for RBS to make sure they're really speaking to Mr C before making substantial changes to Mr C's account.

Similarly, Mr C mentioned he wanted to get his income paid to a different account. To do that, he can simply ask the organisation that pays his income to pay it to his other account.

Lastly, I appreciate that RBS made some small customer service errors, like not calling Mr C back, and referring him to their website to see where his nearest branch was instead of reading out the address on the phone. While I appreciate that these sorts of small errors can be frustrating, we don't always award compensation just because a bank made a mistake. Here, given the minimal impact of the errors, and given that RBS apologised to Mr C for them in their final response, I don't think anything more needs to be done there.

My final decision

For the reasons I've explained, I don't uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 21 February 2024.

Adam Charles
Ombudsman