

## **The complaint**

Miss M complains that Clydesdale Bank Plc trading as Virgin Money use an app which isn't compatible with her phone, which means she is unable to manage her account online.

## **What happened**

Miss M applied for a Virgin Money credit card and transferred a balance from another credit card.

When Miss M received her Virgin Money credit card she tried to download the app to register the card. Miss M tried to register but each time she tried, the app asked her to enter her name and address and took her back to the "get started" page so she was unable to register and use the app to manage her account.

Miss M called Virgin Money and raised a complaint about the app. She also complained that a PIN reminder which she'd requested hadn't been received.

Virgin Money issued a final response in which it said that if certain devices do not have the most up to date software, there have been issues with customers being redirected to the log on details again, causing them not to be able to log on as Miss M had experienced. Virgin Money advised Miss M to ensure that her device had the most up to date software to allow the app to work correctly. In relation to the PIN reminder, Virgin Money said this had been sent to Miss M's home address on 7 November 2023 and advised her to speak to the postal service to query why she didn't receive it. It said it could see that Miss M had used the card successfully on 18 November 2023 which indicated that she had now received the PIN. Virgin Money acknowledged that Miss M had been placed on hold for a long time when she had called and awarded compensation of £50 to apologise for the wait times.

Miss M remained unhappy and brought her complaint to this service. She said Virgin Money had refused to look into her app issues further and she couldn't install the software that Virgin Money had suggested as she didn't have enough storage on her phone to do this. Miss M said the Virgin Money website suggested that her device was compatible with the app and if she'd known that she couldn't have the app she wouldn't have chosen Virgin Money as her card provider.

Our investigator didn't uphold the complaint. He said the issue with certain devices was beyond Virgin Money's control to fix and the only solution was a software update. The investigator said it wasn't unreasonable for a banking app to require someone to use the latest software.

Miss M didn't agree. She said she felt that Virgin Money should state on its website that the latest version of the software was required in order to use the app. She said she felt stuck with a provider where she couldn't utilise the services she wanted to.

## **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 understand how frustrating it must be for Miss M that she's unable to use the app. The issue appears to be one of software compatibility and Virgin Money has said that it can only be resolved by Miss M updating the device software.

Miss M has told this service that her device operates iOS 14.8. She's made reference to Virgin Money's website, which suggests that the app is compatible with iOS 13.6 or above.

I've looked at Virgin Money's website and it states that *"to use our app make sure you've got the latest software on your phone/tablet. That's at least iOS 13.6 for Apple or Android 9.0 Lollipop. Can't find us in the Apple App Store or Google Play Store? Make sure your software's up to date – but if you still can't see the app, your operating system might not be supported"*.

Miss M has said that she doesn't think it's fair for the website to say that the app is compatible with the software she has on her phone, but for Virgin Money to then say that it's her software which is the issue.

I understand the point Miss M makes here. However, the website does refer to "the latest software". New software updates are available on a fairly regular basis. So, I don't think it's unreasonable for Virgin Money to ask people to make sure their software is up to date. Further, and although Miss M has said that she thought her device and software was compatible based on the information available on the website, I don't think the website amounts to a guarantee that the app will work for everyone, and it refers to the fact that there may be issues if software isn't up to date.

I've looked at what Virgin Money did to try and resolve things for Miss M. When she complained that she couldn't get the app to work, it investigated and identified that the issue was due to the software on Miss M's phone, not due to a problem with the app itself. Virgin Money asked Miss M to check that she had the most up to date version of the software installed on her device.

Based on what I've seen, I think Virgin Money have been fair and reasonable in the way they've approached this. They identified the issue and advised Miss M what she needed to do to resolve it. I don't think Virgin Money could have done anything more in the circumstances.

I appreciate that Miss M has said that she doesn't have enough storage to install the version of iOS she needs in order to operate the app. I'm not persuaded that this is Virgin Money's responsibility. It's open to Miss M to free up some storage or purchase additional storage so that she can update the software on her phone.

Taking everything into consideration, I'm not persuaded that Virgin Money has done anything wrong in relation to the app.

Miss M also raised an issue about having to wait a long time for a PIN reminder. I've reviewed the system notes provided by Virgin Money and I can see that the PIN reminder was sent to Miss M at the address provided by her on 7 November 2023. I can see that Miss M called Virgin Money to chase this up on 15 November 2023. I appreciate that Miss M was frustrated by the fact that the first PIN reminder didn't arrive. However, I haven't seen anything to suggest that this was due to Virgin Money, and it seems more likely to have been due to an issue with the postal service.

Miss M has said that it took a long time to get through to Virgin Money when she called.

Virgin Money has acknowledged that it was experiencing some long wait times and paid compensation of £50 by way of apology for this. I think this is a fair and reasonable amount and I won't be asking Virgin Money to increase this.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 4 June 2024.

Emma Davy  
**Ombudsman**