

## **The complaint**

Mr L has complained that Clydesdale Bank Plc trading as Virgin Money declined his application for a current account.

## **What happened**

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my 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.

I know this will come as a disappointment for Mr L, but having done so, I agree with the investigator's findings for broadly the same reasons. I will explain why.

Before I do, I want to highlight that I appreciate there have been other issues Mr L has raised regarding the service Virgin Money has provided. These have been dealt with in a separate complaint, so I won't be considering them as part of this decision.

Mr L applied for a current account with Virgin Money in April and May 2022. Unfortunately, both applications were declined, and Virgin Money have said this was after a credit search was completed.

As our investigator explained, it's not the role of our service to tell a business what criteria to use when assessing if an account application should be successful. But it is our role to ensure the application has been considered fairly and in line with the criteria the business usually uses. Virgin Money has provided evidence to show Mr L's application was assessed in line with its usual criteria. However, as Mr L's application didn't meet Virgin Money's criteria the application was declined. So, with that in mind, it follows that I am satisfied Virgin Money has acted fairly and reasonably in assessing his application. Therefore, I won't be asking Virgin Money to do anything further.

## **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 28 July 2023.

Jade Rowe  
**Ombudsman**