

The complaint

Mr B has complained Bank of Scotland plc didn't deposit money into his account when he paid it in.

What happened

In July 2023 Mr B went into a Bank of Scotland branch to pay £170 into his account. He was somehow during this activity when the branch was evacuated. Mr B went back in to complete the transaction.

Mr B then noticed this money hadn't credited his account. He called his branch and main office a number of times. He wasn't able to get his complaint resolved and complained to the ombudsman service.

Bank of Scotland confirmed in September to Mr B that they accepted they'd not credited his account. They credited his account ending 1868 with £170, along with £100 for the problems he'd had in getting his complaint dealt with.

Mr B remained unhappy. Our investigator reviewed the complaint but felt that Bank of Scotland had done what she'd expect by crediting the money and paying compensation.

Mr B explained this money had credited a joint account he held with a relative, but this wasn't the account he'd been using when trying to credit the money initially. He remained unhappy and didn't feel he'd been listened to. His complain has been referred to an ombudsman.

I completed a provisional decision on 27 March 2024 and explained why I believed additional compensation should also be given to Mr B.

Mr B accepted this outcome. I received no further response from Bank of Scotland.

I now have all I need to complete my final 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.

Having done so, I've reached a slightly different outcome to our investigator. I'll explain why.

Bank of Scotland accepted, in their final response dated 22 September 2023, that they should have done more to confirm Mr B's deposit of £170 had been properly sorted after the branch evacuation. They agreed Mr B shouldn't have had to spend so much time contacting his bank trying to sort this out so confirmed they'd pay him £100 in compensation. These two amounts, totalling £270, were paid into an account Mr B holds jointly with a relative.

Unfortunately this wasn't the correct account. Bank of Scotland has now confirmed Mr B never told them which account the money was to be paid into, and it's clear from their

records that he holds at least five accounts – a mix of sole and joint savings and current accounts – with Bank of Scotland.

It's also clear from the bank's own records that "*over a dozen calls*" were made by Mr B following his original call to Bank of Scotland on 27 July 2023. They admit they referred Mr B on occasion to the wrong department and held him on call "*which will have only exacerbated the frustration [Mr B] may have been feeling*". I can also see that Mr B found these continued calls and explaining what had happened repeatedly stressful. He started to lose his temper with those he spoke to and on occasion shouted. I have to say that I can see why this wasn't easy to sort out and perhaps Bank of Scotland weren't as invested as they should have been in getting the right answer.

Mr B has also got frustrated with our service and believes he's not been listened to. And I agree it must be very annoying to be told money has been credited whilst he can't see this himself when looking at his sole accounts.

I see from Mr B's customer records that he has had problems with Bank of Scotland and compensation had been paid to him previously for other errors. There is an impact this relationship has on his mental health.

I've reviewed this in full, including phone calls shared with our service. Whilst initially I believe Bank of Scotland did what I'd expect by crediting Mr B and paying compensation, their errors have been compounded by crediting the incorrect account. After considering the circumstances of this and the impact on Mr B, I'm going to ask Bank of Scotland to pay an additional £100 for the trouble caused.

Mr B has provided us with the bank details that he wants the money paid into. I will ensure our investigator shares these with the bank as I'm making it part of my decision to have this completed correctly.

My final decision

For the reasons given, my final decision is to instruct Bank of Scotland plc to:

- Credit Mr B's sole account with £170 for the original deposit (after removing these funds from the joint account); and
- Pay Mr B a total of £200 for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 30 May 2024.

Sandra Quinn
Ombudsman