

Mrs [REDACTED]
By email

The Royal Bank of Scotland plc
Financial Health & Support Team
PO Box 5747
Southend-on-Sea
Essex
SS1 9AJ

Telephone: 0800 161 5942

Date: 29 March 2021
Our ref: PHO-[REDACTED]

Dear Mrs [REDACTED]

Account number [REDACTED]

Thank you for contacting us on the 22 February 2021 to let us know about your recent experience. I'm really sorry to hear you're unhappy with the service we've provided. I can understand how frustrating and upsetting this has been for you.

Thank you for your patience while I've looked closely at what's happened.

Your Complaint

My understanding is that you contacted us to advise that you had sent a money order for £881.20 to clear the outstanding balance on your credit card but this has not been applied to your account.

My Investigation

I've looked at our records and can see that you contacted us with regards to a money order that you sent on the 23 January 2021 for £881.20 to clear the outstanding balance on the account.

We have carried out numerous investigations to try and locate the money order but we have been unable to locate it. A money order is not one of the methods of payment that can be used to repay outstanding debt as stated on the reverse of your credit card.

As a result of the money order not being received you incurred further interest and charges.

Although a money order is not a method of payment that the Bank accepts we will on this occasion agree that a Bank error has occurred. The money order should have been returned to you with a letter advising that this payment cannot be accepted and asking you to make alternative arrangements for payment, I apologise that this was not done.

I cannot find a record that this was done and to this end I have upheld your complaint as Bank error.

We always try to give you the best service possible, but sometimes we don't always get it right. I agree we have not provided the service we normally pride ourselves on and I'm sorry this has happened.

I hope my explanation clarifies matters for you and explains what has happened and why.

Next Steps

I can confirm that the £12 late payment fee applied on the 12 February 2021 has been refunded back onto your account and the £13.05 interest applied on the 17 February 2021 has also been refunded.

My colleague has applied a late payment and interest waiver for one month to stop any pending charges or interest being applied.

I have arranged for the arrears on the account to be removed and I have also arranged for any late marker applied to your credit file for February 2021 to be removed. This information will be updated by the Bank within five working days but this information may take up to eight weeks to be updated externally, I apologise for any inconvenience this may cause you.

We have also agreed to write off the outstanding balance of £881.20 and this will show the balance as zero with no further interest or charges to be applied.

The account remains open and I would be grateful if you could contact us on the number above if you wish for the account to be closed.

If you are going to continue to use the account please be aware for future payments that money orders are not a payment method accepted by the Bank and I respectfully advise you to check the reverse of your monthly statement for the different ways in which you can make a payment.

Please let me know if you feel there's anything I've not considered, if anything mentioned is incorrect or you remain unhappy; so I have the opportunity to put things right for you.

If you need to get in touch, you can speak with me or a member of our team on the number quoted above between 8am and 6pm, Monday to Friday and 9am and 5pm on Saturdays. If you're calling from abroad, please call 00 44 1268 508018. Calls may be recorded. You can also email any additional information in relation to your complaint to Customer.Relations@rbs.co.uk
Please remember to include your complaint reference number.

Customers with hearing and speech impairments can use the Relay UK Text Service to contact us. Please enter 18001 before our telephone number if you're in the UK or dial +44 151 494 1260 if you're calling from overseas. For more information on accessibility please visit rbs.co.uk/accessibility.

Although I hope it will not be necessary, you do have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the Ombudsman believes that the delay was as a result of exceptional circumstances). Here is a copy of the Financial Ombudsman Service's standard explanatory leaflet www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet and further information is available on their website www.financial-ombudsman.org.uk.

Yours sincerely,

Amanda Harman
Complaints Specialist

Enc: Complaint Handling leaflet
This is enclosed within the email of the letter

Royal Bank of Scotland have collected your personal details to enable us to provide you with updates on the progress of your complaint. This information will be stored for 6 years. Our full Privacy Policy is available at rbs.co.uk/privacy.