

The complaint

Mr S has complained about how Bank of Scotland plc “Halifax” dealt with a call, when he phoned up to ask about a payment on his account.

Mr S says he was given wrong information and was passed to various different people.

What happened

Mr S called Halifax as he wanted to stop or suspend a payment made from his account as he was in dispute with the company the payment was made to. Mr S was transferred between different departments until he was able to speak to the relevant department.

Mr S complained to Halifax about how it handled the call. He says he was given incorrect information and was unhappy that he’d been passed to different people.

Halifax responded to the complaint with its final response letter on 21 August 2023. It acknowledged that it’d made an error in the call and paid Mr S £30 to apologise.

Unhappy with the compensation, Mr S contacted this service.

One of our investigators assessed the complaint, and they thought what Halifax had already done to put matters right was fair, so they didn’t uphold the complaint.

Mr S disagreed with the investigator’s assessment, so the matter was referred for an ombudsman’s 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 reviewed everything, I think that what Halifax has already done to put matters right was fair and reasonable. So, I don’t think it needs to do anything more in relation to this complaint.

When Mr S initially raised his complaint with this service, he said that Halifax had provided him with incorrect information. However, when the investigator asked Mr S what incorrect information he’d been provided with, he was unable to recall.

Following this, I can see that the investigator asked Halifax to see if it was able to locate any evidence of Mr S being given wrong information. Halifax didn’t find any evidence that Mr S had been provided with incorrect information during the call. I have also been unable to find that Mr S was provided with incorrect information.

Turning now to the main aspect of Mr S’s complaint, I understand that he is unhappy with how Halifax dealt with a phone call. Halifax acknowledge that it could’ve handled matters better. Halifax says that Mr S was ‘blind’ transferred three times, one of which was to an automated system. I also note that Mr S had asked one colleague a question, but the call was transferred to someone else whilst Mr S was mid-sentence.

Halifax doesn’t dispute that Mr S’s call wasn’t handled well and apologised to Mr S in its final response letter. I can see that Mr S was left frustrated – he says he was on the phone for over an hour – due to how Halifax handled the call. But given what happened, I do think that

an apology and the £30 that Halifax paid to Mr S is fair recompense for the impact this matter had on him. I say this particularly because, although Mr S was on the phone a while and was transferred a number of times, he was still able to achieve what he'd set out to do when phoning Halifax.

As such, I don't think any further compensation is warranted in the circumstances.

My final decision

Because of the reasons given above, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 24 June 2024.

Thomas White
Ombudsman