

The complaint

Ms O complains Bank of Scotland plc trading as Halifax won't assist her with her financial difficulties.

What happened

Ms O called Halifax and explained the severe difficulties she was experiencing, and asked for some financial support. Halifax suggested food banks and free debt advice, but Ms O felt this wasn't enough and didn't show enough compassion.

Ms O felt Halifax hadn't placed itself in her shoes and wasn't willing to step outside its processes to help her. Ms O complained about this lack of support and the long calls she'd had to make.

Halifax responded to say it thought the calls had been handled well, and they were longer calls because it needed to get a clear understanding of Ms O's circumstances. Halifax said although it always tried to support people, it couldn't do exactly what Ms O asked for.

Unhappy with this response, Ms O brought her complaint to this service. An investigator looked into things but didn't think Ms O's complaint should be upheld.

The investigator said Ms O was looking for a gesture of goodwill from Halifax, but didn't think this would be fair as Halifax hadn't done anything wrong. The investigator said Halifax had done what it could, offering food banks and practical support, but Ms O declined this.

The investigator said they understood Ms O's situation, but felt Halifax had done all it could.

Ms O disagreed, and said Halifax had shown no compassion. Ms O felt paying a gesture of goodwill to her would show Halifax had compassion. Ms O asked for an ombudsman to decide things.

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've listened to the calls Ms O had with Halifax, and it's very clear she's struggling financially. Halifax reviewed Ms O's accounts and said to her it's normal support would be help with debts or lending she holds with Halifax.

Halifax said it could look to freeze interest or refund charges, but Ms O holds no lending with Halifax and hasn't paid it any interest or charges recently.

Ms O explained she's struggling with external payments, specifically her rent. Ms O's explained to this service how difficult things are, and I understand it must be a really stressful and challenging time for her, especially having to explain this to other people.

But it seems Ms O would like Halifax to simply pay her money to help with her financial difficulties. I don't think this is a reasonable thing for Halifax to do.

Ms O has repeated the lack of compassion she feels Halifax has shown her. But, like the investigator, I think the calls with Halifax were polite and well handled. It seems Ms O links the lack of a payment to her to a lack of compassion, but I don't agree.

Without any lending at Halifax, and not having been charged, the support Halifax can offer Ms O is limited. I think the support Halifax spoke about is reasonable, I understand Ms O doesn't want to use a food bank or external debt help, but it's fair for Halifax to suggest this.

But I don't think it would be fair for Halifax to pay Ms O money, to support her through her financial difficulties. Ms O seems to think this would be a fair outcome, but I can't agree.

I think Halifax handled Ms O's calls well and offered the support it could. And I don't think Halifax has treated Ms O unfairly by not paying her money, because I don't think Halifax has done anything wrong in the way it's tried to support Ms O.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 30 September 2024.

Chris Russ
Ombudsman