

The complaint

Miss Z complains that Bank of Scotland plc trading as Halifax sent her a security code she didn't ask for.

What happened

Miss Z says Halifax sent her a Personal Security Number (PSN) which she didn't ask for. She says this caused her distress and inconvenience and would like appropriate compensation for what took place. Miss Z complains about the level of service she received from Halifax and says its letter to her was inaccurate.

Halifax accepts it made a mistake. It accepts it should have told Miss Z it was sending her the PSN but didn't. Halifax has apologised for what took place and has paid £40 compensation. It says it has updated its records, so a similar mistake should not take place.

Miss Z brought her complaint to us, and our investigator thought Halifax had dealt fairly with it by paying appropriate compensation as well as by apologising. The investigator accepted there were mistakes in Halifax's letter to Miss Z.

Miss Z doesn't accept that view and maintains she should be paid further compensation.

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 have come to the overall view that Halifax has dealt fairly with this complaint. I appreciate Miss Z will be disappointed by my decision.

There is no dispute here that Halifax sent Miss Z a PSN that she didn't ask for and that it didn't tell her it was being sent. I accept Miss Z was caused distress in receiving something she didn't ask for and was caused inconvenience in sorting matters out.

I'm satisfied that Halifax has fairly apologised for what took place and that it's fairly updated its records to avoid a future problem. I'm also satisfied Halifax has paid a fair and reasonable compensation amount of £40. I don't think Miss Z suffered any financial loss and I don't think the mistake had such a significant affect to justify further compensation. I think the inconvenience was limited to simply telling Halifax what had taken place.

I appreciate Halifax made mistakes in its final response letter to Miss Z and that it ought to have checked the details before sending it to her. But I don't think those mistakes justify compensation and that Miss Z would have known, for example the date the PSN was sent, as well as the date of the telephone conversation in August 2023.

Overall, it follows that I can't fairly direct that Halifax increase its compensation offer.

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 Miss Z to accept or reject my decision before 21 February 2024.

David Singh
Ombudsman