

The complaint

Miss P complains that Bank of Scotland plc trading as Halifax refused to process a transfer for her in branch and they provided her with poor customer service.

What happened

Miss P visited a branch of Halifax to make a transfer to a third party account. She says that despite having proof of identification such as a passport and driving licence, the cashier refused to process the transfer as she could not recall her Personal Identification Number (PIN). She says the cashier told her that she had sent a PIN reminder to her home address, but ultimately she was refused service. Miss P said she called Halifax's complaints line as she hadn't received the PIN reminder, but the complaints handler informed her it hadn't been requested, so the complaints handler requested a PIN reminder for her. Miss P made a complaint to Halifax.

Halifax partially upheld Miss P's complaint. They said there was a delay in responding to her complaint, so they offered her £30 compensation. Miss P brought her complaint to our service. Our investigator said he thought the £30 compensation was fair. He said Halifax confirmed the branch would use debit card and PIN to verify their customers and that this requirement is prompted by Halifax's computer system. He said Halifax had followed their own security processes, which apply for all of their customers. He said Halifax also confirmed the transaction was completed the following day, so ultimately there wasn't a significant delay. Miss P asked for an ombudsman to review her complaint.

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'd like to explain to Miss P that it is not within this service's remit to tell a business how to run their security policies and procedures such as the requirement for a PIN to be entered even if she had other identification. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Halifax to make changes to their policies and procedures, if necessary.

Halifax have explained that when conducting a transfer in branch, their security process is for their customer to present their debit card and PIN. As Miss P was unable to recall her PIN to process the transfer, I can't say that Halifax had done anything wrong by not processing the transaction, even if Miss P had to wait to be served, had brought other identification and was distressed and inconvenienced by what happened, as the cashier was following the security process.

I've considered what Miss P has said about the cashier sending her the PIN reminder to her address but the complaint handler saying that this wasn't ordered for her. But Halifax's system notes show that Miss P was asked to order a new PIN herself. When it comes to complaints where it's one word against another, I have to consider the evidence available to

me. I then have to weigh the evidence against the balance of probabilities, that is, what's more likely to have happened in the circumstances.

On the balance of probabilities, I think it would be unlikely that a cashier would be able to order a new PIN reminder for Miss P. I say this because Miss P couldn't enter her PIN, so this would probably prevent the cashier taking action on her account, such as ordering Miss P a PIN reminder. But I'd be unable to prove whether she was told to order a PIN reminder herself or not as I wasn't in the branch at the time of the incident. Ultimately, Halifax have confirmed that Miss P managed to make the transfer the following day, so I'm not persuaded the PIN reminder issue had a significant impact on her making the transfer.

Halifax offered Miss P £30 for delays in responding to her complaint. I'm satisfied that this is fair as the delay wasn't prolonged. I'm persuaded that this is proportionate and recognises that the delay had an impact on Miss P. Her transfer had already been completed prior to her making a complaint, so the delay in the response did not impact on the transfer she wanted to make. So it follows that Halifax should pay Miss P the £30 they offered her, but I don't require them to do anything further.

My final decision

Bank of Scotland plc trading as Halifax has already made an offer to pay £30 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Bank of Scotland plc trading as Halifax should pay Miss P £30. But I won't be requiring them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 7 September 2023.

Gregory Sloanes
Ombudsman