

The complaint

Miss C is unhappy with several aspects of the service that she's received from Bank of Scotland plc, trading as Halifax.

What happened

Miss C raised a complaint with Halifax because she was unhappy that some direct debits she'd authorised weren't being paid correctly. Miss C was also unhappy that a cash deposit she'd made in branch didn't show in her account for several days and with the service she'd received in branch regarding that. And she also felt that Halifax were addressing her account statements incorrectly and that they weren't sending the full statements in the post.

Halifax responded to Miss C and apologised for the troubles she'd experienced regarding the direct debits and confirmed that all direct debits on her account now appeared to be active and functioning as appropriate. Halifax also apologised if the service Miss C had received when in branch hadn't been to the standard she should reasonably expect. Finally, Halifax didn't agree with Miss C's complaint about her account statements and noted that they all appeared to have been addressed correctly and that full statements had been sent. Miss C wasn't satisfied with Halifax's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. They felt that Halifax had provided a fair response to Miss C's complaint but felt that in addition to an apology Halifax should pay £150 to Miss C as compensation for the trouble and upset she'd incurred. Halifax accepted the view of our investigator, but Miss C didn't feel that £150 compensation amount went far enough. So, the matter was escalated to an ombudsman for a final 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 done so, I feel that Halifax's response to Miss C's complaint was fair. This included that Halifax apologised for the trouble Miss C had experienced with her direct debits, and for the poor service Miss C may have received while in branch which may have caused her deposit to credit her account late. But it also included that Halifax didn't feel they'd done anything wrong or unfair regarding the account statements they were sending to Miss C.

When a business acknowledges that it made mistakes, as Halifax have done here, it would be generally expected by this service that the business would take the corrective action necessary to correct those mistakes.

I think that Halifax have done that here. And I say this because at the time they issued their complaint response they'd reviewed the direct debits that Miss C was having problems with, and confirmed that they were set up appropriately and that the correct payments were being made. And Halifax also confirmed that they had reviewed Miss C's account statements and were satisfied that they were being issued correctly.

Additional to any corrective action, it would also be generally expected by this service that a business which has made a mistake would consider whether any compensation should fairly be offered to a complainant in consideration of the trouble and upset that complainant may have incurred because of the business' mistake.

Halifax didn't offer Miss C any compensation in their complaint response. But they've said that this was because Miss C made it clear that she didn't want to accept an offer of compensation from them and wanted to bring her complaint to this service. And Halifax have accepted our investigator's recommendation to pay £150 compensation to Miss C.

Matters of compensation can be subjective. But given the circumstance for which compensation is being considered here – the difficulties Miss C experienced with her direct debits and the poor service she felt that she received in branch - £150 seems like a reasonable amount to me. And I confirm that it's commensurate with what I might have instructed Halifax to pay had they not already agreed to do so.

In taking this position I've considered the impact that the direct debit difficulties and poor service in branch may have had on Miss C, and I've also considered the general framework this service uses when assessing compensation amounts – details of which are on this service's website. And having done so, I feel that £150 is fair amount. And I don't feel that the substantially larger amount of compensation that Miss C would like me to instruct here would be fair or appropriate, given the points of consideration which I've described.

Accordingly, while I will be upholding this complaint in Miss C's favour, I'll only be doing so to instruct Halifax to pay the £150 to Miss C that they've already agreed to pay. And I won't be instructing Halifax to take any further or alternative action beyond this. I realise this might not be the outcome Miss C was wanting. But I hope that she'll understand, given what I've explained, what I've made the final decision that I have.

Putting things right

Halifax must make a payment of £150 to Miss C.

My final decision

My final decision is that I uphold this complaint against Bank of Scotland plc, trading as Halifax, on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 12 January 2024.

Paul Cooper
Ombudsman