

The complaint

Mr C is unhappy with the service received from Bank of Scotland Plc trading as Halifax ('Halifax').

What happened

Mr C wanted to pay up front (using Halifax's online banking facility) for a medical procedure he was due to have later day. However, Halifax experienced unexpected and temporary technical issues which (amongst other services) affected internet banking.

As a result, Mr C says he was only able to make the payment when he arrived at the hospital for his appointment. He said the member of staff was rude to him on arrival due to payment not having been made in advance, the time for his operation was put back and as a result the operation wasn't successful – leading to further complications and treatment being required.

Halifax agreed that Mr C hadn't been able to make payment when he initially wanted due to system issues and paid him £50 for the upset and inconvenience this caused him.

Unhappy, Mr C complained to the Financial Ombudsman Service. Our investigator didn't think Halifax had to do anything more to put things right so didn't uphold Mr C's complaint. As Mr C disagreed, his complaint has been passed to me to consider everything afresh to decide.

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.

That includes the points Mr C has raised in reply to our investigator's view.

Halifax accepts that Mr C couldn't make the money transfer to the hospital using its online banking facility. It's apologised for this and offered Mr C £50 compensation.

As a result of the technical issues Halifax experienced, Mr C says he wasn't able to make payment for the medical procedure he needed until he arrived at the hospital for his appointment. He says he was treated badly by staff, who immediately demanded payment. He says he was then kept waiting for almost four hours for the procedure and was made the last patient of the day. The procedure wasn't successful, and Mr C says this was due to him having to wait too long and given "second rate treatment at the end of the day when the surgeon/consultant is obviously not at his best". So, he has needed further treatment and incurred further costs.

I'm very sorry to hear that Mr C had to wait four hours for the procedure and that the procedure wasn't successful. However, I don't think it would be fair and reasonable to hold Halifax responsible for this. I've seen nothing which persuades me that the procedure was pushed back to later in the evening because payment had only been made on Mr C's arrival

to hospital. There are many reasons why a procedure may be put back. Further, there's nothing to suggest that the quality of medical care he received was inferior because the medical procedure took place later in the evening, as he says. The procedure may not have been successful for many reasons, and I don't think it would be fair and reasonable to hold Halifax responsible for this.

However, I accept that it would've been frustrating for Mr C not to have been able to make the payment earlier in the day as he had wanted. I think £50 fairly compensates him for this. Whilst I know Mr C will be disappointed with my decision. For reasons set out above, I don't think Halifax needs to do anything more to put things right in this case.

My final decision

Bank of Scotland Plc trading as Halifax doesn't need to do anything more to put things right. I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 October 2023.

David Curtis-Johnson
Ombudsman