

The complaint

Mr K and Mrs K complain about the service Mr K received from Bank of Scotland plc, trading as Halifax, when he contacted them and attempted to transfer funds.

What happened

Mr K called Halifax in February 2023 and says he waited 20 minutes to speak to their mortgage department about clearing off his mortgage sub accounts.

Halifax provided Mr K with the necessary information but, as Mr K wished to make payments from his Halifax Instant Access savings account, he was told he had to call their banking department. This is because Halifax's processes required him to set up a new payment instruction. Also, a higher standard of security verification was required, and it was necessary for Mr K to make a call via his mobile banking APP.

However, when attempting to do this, Mr K experienced a further call delay and a disconnection.

Mr K complained to Halifax as he found their procedure and the requirement to make a phone call when he was online inconvenient. He also says he spent nearly 2 hours trying to make a payment.

Halifax explained they correctly followed their procedure but acknowledged there were service issues and offered an apology and £50 compensation.

Mr K was dissatisfied with the level of compensation and complained to our service. However, our investigator thought the offer of £50 was a fair amount of compensation for the inconvenience caused.

As Mr K remains dissatisfied, this case has now been referred to me to look at.

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'm not upholding this complaint and I'll explain why.

I should first explain that although I can understand Mr K's frustration at the time and trouble it took to transfer funds from one Halifax account to another, I can't tell a business to make alterations to their systems, procedures, processes or guidance. I say this because we aren't the regulator of the financial services industry. Also, Halifax have a responsibility to protect Mr K's best interests and are entitled to implement and carry out security checks.

As Halifax accept Mr K experienced poor service, due to long wait times and getting cut off, what's left for me to decide here is what is a fair and reasonable amount of compensation to

put this right.

I recognise Mr K would like Halifax to have a simpler, seamless payment and security process and he shouldn't have had to wait as long as he did to complete his transactions. However, I'm satisfied that Halifax correctly followed their procedures and that there was a requirement for Mr K to spend some time on the phone.

Assessing compensation isn't an exact science and our approach when making awards for non-financial loss tends to be modest. Our website explains that using financial services won't always be totally hassle free, that compensation doesn't automatically follow and an apology or small monetary award of less than £100 will fairly compensate a one-off incident or occurrence.

Having fully reviewed the file together with our compensation guidance and considered the impact of the service issues Mr K experienced, I'm satisfied that £50 is a fair and reasonable amount of compensation for Halifax to have offered.

So, whilst I appreciate Mr K will be disappointed here, I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K and Mrs K to accept or reject my decision before 25 December 2023.

Paul Douglas
Ombudsman