

## **The complaint**

Mr L complains about a call with Bank of Scotland plc trading as Halifax (Halifax).

## **What happened**

On 25 March 2023, Mr L called Halifax after a payment for a purchase failed. He wasn't happy about the way the call was handled and called again that day to make a complaint about it.

Mr L complained that the call handler spoke too slowly and he couldn't hear him. He said he sounded too relaxed.

Halifax said the call handler was polite and professional and did all he could to help Mr L. But - they considered that what Mr L said on the call to the advisor was inappropriate. They said they were respectful to Mr L, and Halifax expected the same treatment in return. They said Mr L had raised several complaints about the service provided by Halifax and they felt it might be best if he found another bank to meet his expectations. His account could remain open for now, but if he raised further concerns, they would give him 65 days' notice to close it.

Mr L brought his complaint to us. Our investigator didn't uphold it. She said the call was handled with a good level of service. And - Halifax could decide to close Mr L's account if they wished; that was contained in the terms and conditions of the account.

Mr L didn't agree – he restated that the call handler spoke too slowly and quietly. He asked that an ombudsman look at his 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 listened to the call on 25 March 2023. Mr L's payment to an online retailer hadn't been made and he wanted to make the payment by another way. He asked if two other methods of online/ digital wallet payments would work OK – in other words, could they be trusted and would they work. He asked this as they were shown on the retailer's payment screen on its website.

In all honesty, I don't think it was for Halifax's call handler to give a view on the viability of the other methods of payment – we would only expect Halifax to say whether the money would be paid from Mr L's Halifax account or not. That said, I can appreciate that Mr L became frustrated – because the call handler did speak slowly and was not particularly forceful in his communications. But he did say to Mr L that he should be guided by the payment methods as per the retailer's website – which was the right thing to say.

Mr L asked the call handler to speak louder and quicker – and I can see why he said that. But I think the line also wasn't good and there were delays on it between the two people

when speaking – which also didn't help. Therefore, while I can understand Mr L's frustration, Halifax's call handler was advising him in the right way. He didn't make any errors – and equally, some customers might welcome a slow way of speaking.

Mr L said the call handler disconnected the call – and I heard the line go dead. But there's no evidence that the call handler abandoned the call.

The further issue is that Mr L said on two occasions "*are you on drugs or something mate...are you sedated or something...*". And – Halifax said this was an inappropriate thing to say. And – I agree with that.

Halifax have said they will close Mr L's account if he makes any more complaints - as it will show he isn't satisfied with their service. I looked at this, and Halifax's terms and conditions say they can do that – these say: "*We may decide to close your account if we become aware that you have:.... threatened, been abusive or violent towards our staff;.... If we decide to close your account, we will tell you at least two months before and explain why*".

I can see that Mr L has made six complaints in 2023, with a similar number in the three years before that, so I can see why Halifax have taken the action they have – and they've said they will give Mr L 65 days' notice of closure if they take the decision to close his account – which is in line with the terms and conditions.

In the call with Halifax's complaint department (13 April 2023), Mr L asked for compensation. He said he'd been inconvenienced by what happened and spent 30 minutes on the calls. But I'm not persuaded that this leads me to say that a compensation payment is appropriate.

So, in summary, I think Halifax have acted reasonably in dealing with Mr L's complaint. And while I can see that Mr L will be disappointed by my decision, I'm not going to ask them to do anymore here.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 4 December 2023.

Martin Lord  
**Ombudsman**