

## **The complaint**

Mr M complains Bank of Scotland plc trading as Halifax didn't send him a personal identification number (PIN).

## **What happened**

Mr M switched his account from his previous bank to Halifax. Mr M received his card for the Halifax account but didn't receive his PIN.

Mr M went on holiday, and the card for his previous bank stopped working, as the switch was completed. Mr M wasn't able to use his Halifax card.

Mr M says he wrote to Halifax but didn't receive a response. Mr M then used a webchat and Halifax told Mr M he could see his PIN using the mobile application.

Mr M was able to then use his card but complained not having the PIN caused lots of inconvenience and embarrassment whilst he was on holiday.

Halifax responded to say it had sent the PIN and couldn't be held responsible for issues with the post. Halifax said when Mr M spoke to an advisor, he was able to access his PIN quickly. Halifax offered Mr M £15 without any admission of liability.

Mr M wasn't happy with this response so he brought his complaint to this service. An investigator looked into things and didn't think Mr M's complaint should be upheld.

The investigator thought Halifax had evidence to show it sent the PIN and wasn't responsible for any issues with the post.

The investigator said Mr M's letter hadn't been received by Halifax. But, once Halifax was aware of the issue, via webchat, the issues with the PIN had been fixed quickly. The investigator thought the £15 offer was fair.

Mr M responded to say it was unfair to say Halifax didn't receive his letter, but that wasn't its problem. But when Halifax showed it had sent Mr M a letter, and he'd not received it, that also wasn't Halifax's problem.

The investigator responded to say Mr M was expecting Halifax's letter with the PIN. Halifax wasn't expecting Mr M's letter. So whilst the investigator thought Mr M had sent the letter, it was up to him to contact Halifax to get his PIN.

Mr M asked for an ombudsman to decide things.

## **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've looked at the system notes Halifax has sent in, and I'm satisfied it sent a PIN to Mr M.

I don't think it's Halifax's fault Mr M didn't receive his PIN. I acknowledge not having the PIN will have caused a lot of inconvenience for Mr M, he's said it took up time when he was on a family holiday and caused embarrassment as he had no working card.

I believe Mr M sent Halifax a letter about his PIN. I also believe Halifax when it says it didn't receive it. But, in the circumstances, I'm not sure Halifax receiving the letter would have made a difference to what happened.

Mr M says he spent time, on his holiday, messaging Halifax. So, I assume Mr M was still on holiday when he spoke to Halifax via webchat.

If Halifax had received Mr M's letter it's likely it would have responded the same way, and sent a further PIN by post. This wouldn't have helped Mr M, he was on holiday.

When Mr M contacted Halifax via webchat it told him he could find his PIN using the mobile application, and this is what Mr M did. I'm unsure why Mr M didn't choose to speak to Halifax by phone or webchat before sending the letter in, especially since he needed a PIN quickly.

The inconvenience Mr M was caused isn't, I think, the fault of Halifax. I'm persuaded Halifax sent Mr M a PIN and I can't hold it responsible for any issues with the post. I'm also persuaded Halifax didn't receive Mr M's letter.

But, once Halifax knew Mr M hadn't received his PIN it told him how to access it.

Halifax offered Mr M £15 in compensation, but since I don't think Halifax did anything wrong, I can't endorse this payment. If, on reflection, Mr M wants to accept this payment he should contact Halifax directly.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 August 2023.

Chris Russ  
**Ombudsman**