

The complaint

Mr K complains that employees of Bank of Scotland PLC trading as Halifax were rude and disrespectful about him in a telephone call whilst he was waiting on hold.

What happened

On 16 February 2023, Mr K called Halifax regarding a transfer of funds that he wanted to make, which had been blocked. The adviser told him that he would need to call into a branch in order to complete the transaction. He was not satisfied with this and asked to speak to a manager.

When he made a subject access request to Halifax and received a recording of the telephone call he was upset to hear that, whilst he was on hold, the adviser was disrespectful about him in a call to her manager and they both laughed and joked about him.

Halifax upheld his complaint and said that the language that was used was inappropriate. The Complaint Manager said he was disappointed that the level of service fell short of its normal standards. He had taken steps to ensure that feedback was provided to the colleagues involved, and he arranged to pay £100 into Mr K's account.

Mr K referred his complaint to the Financial Ombudsman Service. He felt that the compensation paid was not sufficient given the nature of what happened and the stress he was caused. He also required the employees concerned to be disciplined.

Our Investigator explained that we do not punish businesses, nor can we direct Halifax to discipline its employees. She said she thought Halifax had acted fairly here by apologising, confirming it had provided feedback to the staff in question, and with the payment of £100.

Mr K did not agree and asked for the complaint to be referred to an Ombudsman. The matter has been passed to me for further consideration.

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 have listened to the phone call in question. Halifax was right to uphold Mr K's complaint as, when he was on hold, the adviser and her manager were disrespectful about Mr K and laughed and joked about him. I don't need to go into the details of what was said as all parties are fully aware of them.

I should emphasise that I'm considering in this decision Mr K's complaints about the phone call, and not any other complaints that he may have raised with Halifax. I think, for the stress caused for having to listen to that phone call, that £100 is appropriate compensation and is in line with awards we've made in other cases.

As our Investigator has explained, it is not our role to punish businesses, rather it is to investigate complaints and try to resolve them informally between the parties. I've noted that

Halifax, as well as paying compensation, apologised and confirmed it had provided feedback to the employees concerned. I can't interfere in its internal disciplinary processes since it's a matter for Halifax as to how it handles its staff members.

So overall I think that Halifax dealt with Mr K's complaint fairly and reasonably and has provided appropriate compensation.

My final decision

As I think that Bank of Scotland plc trading as Halifax has dealt with this matter appropriately, I won't require it to take any further action.

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

Ray Lawley
Ombudsman