

The complaint

Mr T has complained that Bank of Scotland plc ("Halifax") won't remove an email address it has registered for him.

Mr T has also complained that he didn't receive a £5 monthly reward on his account and that it wasn't made clear that he would have to reselect his reward benefits every 12 months.

What happened

Mr T completed an account switch on 6 December 2021 and chose to receive a £5 monthly reward as a benefit on his account.

As Mr T hadn't received the £5 reward in October 2022 (covering the period of September 2022), he raised a complaint with Halifax in November 2022. In response to his complaint Halifax explained that because Mr T's account balance had gone below the £5,000 threshold in September 2022, this meant he wasn't eligible for the reward for that month. However, after Mr T complained about this, Halifax paid this as a gesture of good will.

Mr T raised a further complaint in May 2023. He said he wanted Halifax to delete the email address it had registered for him and leave it blank. He also complained that he'd not received the £5 reward benefit from January 2023.

Halifax said it is unable to remove an email address and leave it blank. As Mr T didn't want to replace this with an email address he used - Halifax replaced it with a generic email address (that is not in use) it uses when its customers don't have an email address or when the email address it has on file becomes unresponsive.

Halifax maintained there was no bank error in Mr T not receiving the reward as he didn't select a new one on the yearly anniversary. Mr T subsequently downgraded the account to a current account.

After referring his complaint to this service, one of our investigators assessed the complaint and they didn't uphold the complaint. In summary, the investigator thought that Halifax's solution to resolving the email issue was reasonable. They also thought that it'd been made clear what the requirements of the £5 reward were, and also that Mr T needed to reselect which rewards he wanted on an annual basis. Therefore, they were unable to say that Halifax had done anything wrong when Mr T didn't receive the reward.

As Mr T was unhappy with the investigator's assessment, the matter was referred for an ombudsman's decision.

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 reviewed everything, I agree with the conclusions reached by the investigator, for broadly the same reasons that they gave.

£5 reward not paid in October 2022

Mr T complained that he didn't receive a £5 monthly reward in October 2022. However, it was a condition of his account that he maintain the balance above £5,000 for the duration of the (previous) month for him to earn the reward.

On 30 September 2022 Mr T made a payment from the account which brought the balance to below £5,000. Mr T paid money into the account to bring it back up to above £5,000, but as that did not register on the account until 3 October 2022, that meant his balance was below £5,000 for more than one day. Because of this, Mr T didn't qualify for the £5 reward that was due to be paid in October 2022, covering the period of September 2022.

As such, I can't say that Halifax has done anything wrong when Mr T was not paid the £5 reward in October 2022.

However, Halifax agreed to pay the £5 reward as a gesture of good will to resolve the matter. This seems reasonable in the circumstances, considering that Mr T did not actually qualify for the reward on that occasion.

Email address

I understand that Mr T had previously entered a string of random letters when entering an email address, as he'd previously been asked to provide an email address but did not want his actual email address registered with Halifax. I understand that Mr T wanted this to be removed from his records.

Halifax has explained that, although its own internal processes won't allow the member of staff to delete a customer's existing email address (it only allows them to amend it), customers can delete email addresses themselves via its online banking service.

Unfortunately, as Mr T is not registered for online banking, he was unable to delete his email address. However, when Mr T called Halifax to ask about removing the email address, it resolved the matter by updating Mr T's address to a generic email address (using its own domain name) that it doesn't use.

In my view this is a reasonable and pragmatic solution. I say this because entering in one of its own generic email addresses, that Halifax knows is not in use, is essentially the same as having the email field blank. Either way, Mr T won't receive any emails from Halifax.

Rewards

As Mr T didn't reselect which rewards he wanted by December 2022, this meant that in Mr T didn't receive the £5 monthly reward from January 2023.

Mr T is unhappy because he says that it was not made clear that he had to reselect which reward he would like every 12 months. Mr T has provided screenshots from Halifax's website showing the information about the Reward account. On the screen shot Mr T wrote "*where is the requirement to re-chose each 12 months?*". But just above where Mr T has added his text, it says in large font:

"Pick one of the following benefits each year"

Therefore, I think it was made clear that you need to pick one of the benefits *each year*. Furthermore, under the FAQ's section of the website (that Mr T has highlighted) it says:

“How long does the offer last?”

All offers will last for at least 12 full calendar months from the day you choose to add it to your account. So if you added the offer on the 10 July this year, it would end on 31 July next year. If you met the conditions for the £5 reward from 10 July to 31 July this year, then you’d still get £5 for July as well.

Once you’ve added a Reward Extras offer, you can’t switch to another offer until the 12 months has passed.

We’ll get in touch before your offer ends to let you know what will happen next.”

So I think it was made clear that when you select a benefit it will last for at least 12 months. And that once that benefit selection has expired, Halifax would be in contact regarding the options available.

Nevertheless, even if Mr T had not seen the above and was unaware of the need to reselect his benefits, Halifax wrote to him in November 2022 to explain that his existing reward benefit selection was due to expire in December 2022 and that it was time to reselect his rewards.

The letter explained what options were available to him and it explained that if he didn’t select an option, he would not get a monthly reward. Therefore, I’m satisfied that Halifax did what it was required to do to notify Mr T about the need to reselect his options. I’m also satisfied that Halifax gave Mr T a reasonable period of time in which to consider his options, before the need to reselect them became due.

Mr T says that he didn’t receive the letter. But I’m satisfied it was sent to him, and it looks to have been sent to the correct address for Mr T too. So I can’t reasonably say that Halifax did anything wrong, or can be held responsible, if the letter was lost in the post.

As such, having considered everything, I’m unable to say that Halifax has acted unfairly or unreasonably in this matter.

My final decision

Because of the reasons given above, I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr T to accept or reject my decision before 19 April 2024.

Thomas White
Ombudsman