

The complaint

Mr A complains that he could not access his share dealing account with Halifax Share Dealing Limited ("HSDL") for several months. He wants compensation for the trading opportunities he's lost.

What happened

Mr A has dealt online with HSDL for several years. He says that in March 2020 he was unable to access his online account. He says he tried to phone HSDL, but the waiting times were too long. He successfully phoned in June 2020. HSDL referred to its IT team and raised a complaint.

HSDL said there were no faults with its system, Mr A's account, or its online service. It said the error message Mr A received was due to a browser setting. It told Mr A to try a different browser or use a different device. Mr A told HSDL he had tried this but could still not gain online access. HSDL repeated the same advice. In its final response to his complaint, HSDL apologised that during the call it didn't offer to take Mr A's dealing instructions by phone. It offered to pay him £50 for its mistake.

Mr A referred his complaint to us but, in the meantime, he phoned HSDL again. HSDL re-set Mr A's password and he was able to successfully log on. HSDL apologised that this hadn't been done before.

Our investigator didn't recommend that the complaint should be upheld. Mr A didn't agree, so the complaint was passed to me.

My provisional decision

I thought the complaint should be upheld and I explained why. I said:

When Mr A contacted HSDL in February 2021, the member of staff offered to re-set his password and then stay on the line with him until he was successfully logged in or received an error message. He apologised that this hadn't been offered before. After around 10 minutes, Mr A was able to successfully access his account.

It's not clear why this procedure wasn't followed when Mr A first contacted HSDL on 26 June 2020. Mr A made it clear that he couldn't proceed after inputting his username and password. Which would suggest a password problem, rather than a browser or device issue.

It's not clear why Mr A received the error message he did, rather than a prompt to re-set his password. The member of staff and the complaint handler both told Mr A the problem was either with his browser or device – even though Mr A told them that he had tried various browsers and another device. And that he didn't have any problems accessing any of his other online accounts and services.

I find Mr A received poor service from HSDL in June and July 2020 and that this prevented him accessing his account for a further eight months. I can see he told HSDL in August that he still couldn't access his account, but I can't see that HSDL did anything more to help him.

And the member of staff who spoke to Mr A in February 2021 told him "It was a relatively small issue and it shouldn't have taken so long to resolve".

I set out what I thought HSDL needed to do to put things right. I said:

HSDL should compensate Mr A for the poor service he received and the distress and inconvenience caused.

I've considered this very carefully. Mr A says he wants compensation for the trading opportunities he's missed. He's not told us of any specific trades he wanted to place, although during one of his calls with HSDL he mentioned that he had cash that he could have invested. But I don't find Mr A was prevented from investing – he could have used HSDL's phone service. Whilst I appreciate the phone waiting times were long, there was a viable alternative to online trading available to him. So I don't find he should be compensated for not being able to trade online.

But I find Mr A was inconvenienced by HSDL's poor service. He had to phone HSDL several times and it was upsetting for him that HSDL did not seem to understand the frustration it was causing by insisting that Mr A needed to change browser or device when he had already tried this. He also explained that it was difficult for him to take time out of his working day to make the phone calls. HSDL offered Mr A £50 for failing to offer to take his dealing instructions by phone. In addition, I think it should pay him £200 for the distress and inconvenience its poor service caused.

HSDL said the password reset procedure is self-explanatory and Mr A should have been able to do this himself. It said Mr A did not want to wait in a call queue with other customers and that my provisional decision removed all responsibility from Mr A. It said its call centre staff provided information "in the spirit of courtesy".

Mr A gave details of three companies whose shares he says he would have purchased because prices were low. And he explained his trading history. He said trading required swift decisions which didn't work with long phone waiting times.

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.

HSDL seems to have forgotten or overlooked some of the detail of this complaint. Mr A did not receive a message to re-set his password. The message he received said:

"Unfortunately we are unable to carry out your request. This may be because:

- You used the back or forward button on your browser. This cannot be used in this process.*
- One or more of our systems are unavailable. This means that you may not be able to proceed at this time. Please try again later."*

I don't think Mr A should have reasonably realised this meant he needed to reset his password. And, whilst HSDL is defensive of its call centre staff, Mr A reported that he could not access his account online. HSDL should have been able to help him – and the fact that

in February 2021 the member of staff was able to identify and easily fix the problem, suggests to me that it could have been resolved earlier.

HSDL suggests Mr A wasn't prepared to queue for his call to be answered. Naturally Mr A has expressed frustration about the call waiting times and this explains why he didn't call more often to try to resolve his problem. But he *did* call and on those occasions he did wait in a queue.

I don't find HSDL's comments change my earlier conclusion.

Mr A has provided details of some shares that he says he would have purchased. He's not provided anything specific, such as the day and time he was looking to trade, or the amount he wanted to invest. But, even if he had, I don't find it would make a difference to the overall outcome for the reasons I set out in my provisional decision. Mr A could have used HSDL's phone service to buy shares. It's unfortunate that Mr A was without online access at a time when call waiting times were particularly long because of the Covid pandemic. And I appreciate what he says about the online service being more suitable for making swift dealing decisions. But if he'd wanted to buy shares, he wasn't prevented from doing so because HSDL would have taken his order over the phone. So I don't find HSDL needs to compensate Mr A for any trades he couldn't complete online.

My final decision

My final decision is that Halifax Share Dealing Limited should pay Mr A £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 15 March 2022.

Elizabeth Dawes
Ombudsman