

## **The complaint**

Mr S complains that he had problems with his credit card issued by Bank of Scotland plc trading as Halifax (Halifax).

## **What happened**

Mr S had a credit card from Halifax. The limit was £15,000. He received a replacement card. On 23 October 2021, he tried to make an online purchase with a national retailer and the payment was declined. He also tried to update the new card with his mobile phone operator but had problems with that also.

Mr S complained. He said that he called Halifax in connection with the first purchase and was told there wasn't a problem, when there clearly was. His card had been blocked – but Halifax told him it wasn't. And he maintained he had been contacted by Halifax about the issue with his mobile phone company. He said he'd called Halifax on 3 October 2021 in response to their message but gave up after waiting for 30 minutes to get through. He also complained that he was annoyed by the fact that each time he logged on online, he was asked to consider opting for paperless statements. He didn't want to do that and if there was an option to say 'no thank you' – he would've opted for that, rather than being bothered each time.

Halifax accepted that they'd made an error when they told him his card hadn't been blocked when he called about the declined payment on 23 October 2021. He had been misinformed on the phone. Mr S had responded to the fraud alert text to say the payment was Ok and it had then gone through. For their error, Halifax paid compensation of £40.

Halifax couldn't see any attempts to register the card with the mobile phone provider. Payments were being made to it successfully.

Halifax said that customers were offered the option to change their paperless preferences when they logged on. But that was their process and it may be that Mr S would experience this again going forward.

Mr S brought his complaint to us. Our investigator said Halifax acted reasonably. On the issue of the payment to the retailer, she said Halifax admitted they'd made an error and paid £40 - she said that was fair. On the issue with the mobile phone company, Halifax said they hadn't had a problem with Mr S' card on 3 October 2021; nor was there a record of any transactions being declined. She could see that three payments were made to the mobile phone company between September 2021 and December 2021. She understood the frustration about being presented with paperless options on the lead page when logging onto Halifax's website.

Mr S asked that an ombudsman look at his complaint – and so it has come to me to make a final 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.

Mr S' complaints come after a series of frustrations he says he experienced with Halifax – and I appreciate that as a busy man, he didn't want to spend time in communicating with Halifax to resolve matters.

But let me also explain our role. We are an informal dispute resolution service which seeks to come to fair decisions where there is a complaint from a consumer about a financial business. We do this based on the facts of the case as we see them, having taken evidence from both parties. We don't take sides.

Also - we can't tell businesses to change their operations, processes, or procedures – that's up to them, and we can't interfere. But our role is to decide if customers have been treated fairly in the circumstances of their complaint.

I've looked at Mr S' complaint with this in mind.

*Payment to national retailer:* Halifax stopped Mr S' payment on 23 October 2021 – due to a fraud check. All banks, including Halifax, have checks in place to check certain payments – to prevent fraud for the protection of customers and the bank itself. Mr S' payment was held for this purpose. When Halifax texted him, Mr S confirmed it was a valid payment and it was made. Mr S called Halifax and was told there hadn't been a block – which was an error on the part of Halifax. For that, Halifax apologised and paid compensation of £40. I agree that was a reasonable way to resolve Mr S' complaint here.

*Registration of credit card to mobile phone provider:* This issue is more difficult for me to make a decision on. Mr S says Halifax messaged him to say there was a problem with this – on 3 October 2021. He says that in response to the message, he called Halifax on 3 October 2021. He waited 30 minutes but then gave up. Halifax say there wasn't any such message sent, and that payments to the mobile phone company were being made satisfactorily.

I can see that Mr S made a call to Halifax for 30 minutes on 3 October 2021 – he showed us his mobile phone statement. So clearly he did call Halifax. We asked Mr S for a copy of the message he received from Halifax but unfortunately he didn't retain it. We asked Halifax to provide a copy of all messages sent to Mr S - which they did. This shows there weren't any such messages sent to Mr S. There were only two messages – on 5 September 2021 and 30 September 2021. They reminded Mr S to pay his credit card bill (these would've been regular reminders). The next message shown in Halifax's records was on 5 October 2021 – from Halifax's complaints team to follow up on the complaint he had opened.

And so here – I have conflicting information with which to make a decision. If Mr S had got through to Halifax on 3 October 2021 – we could've listened to the call; or if he had been able to provide a copy of the message from Halifax – that may well have led me to uphold his complaint. But without that, I have to go with the evidence that Halifax have presented – which was that there wasn't a message sent to Mr S. And so - I can't uphold this part of Mr S' complaint.

But what I can see is that payments were made to the mobile phone provider on 20 September 2021, 10 November 2021, and 9 December 2021. So – if there was a problem, payments were then being made successfully. And therefore, there wasn't any detriment to Mr S.

*Paperless options screen:* I can appreciate Mr S' frustrations here. He is presented with options to go paperless or stay with paper statements each time he logs on. We asked Halifax about this. They told us that such options appear on a random basis – to give customers the options. But they've said that will continue. And as I've said – we can't make Halifax change their customer log-on processes - they are part of their commercial decision making. What I will say is that – this isn't something which is specific to Mr S – the options are presented in this way to all customers. And so here – I don't uphold Mr S' complaint.

I can see that Mr S feels strongly about his complaint and has argued passionately in support of it. He will therefore be disappointed by my decision. But for the reasons I've given, I don't uphold his complaint.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 December 2022.

Martin Lord  
**Ombudsman**