

The complaint

Miss B complains that Bank of Scotland plc trading as Halifax put a deceased marker on her account by mistake, and cancelled her direct debits. The marker has been removed, but she said it was upsetting, and reinstating all her direct debits had put her to a lot of trouble.

What happened

Halifax has accepted it made a mistake in putting a deceased marker on Miss B's account. It says this was just human error. It paid Miss B £100 to say sorry, but Miss B said that wasn't enough to make up for what had gone wrong, and all the trouble and stress she was put to.

Our investigator thought this complaint should be upheld. He said that being marked as deceased would've been distressing for Miss B. And he'd checked her statements, he could see that not all of her direct debits had been put back on to her account when the deceased marker was removed. So he thought Halifax should pay Miss B an extra £100.

Halifax agreed with that, but Miss B didn't. She said she'd spent a considerable amount of time on the phone to Halifax, had never been told the right information, and hadn't been able to get to the bottom of what happened. She also said it had taken her a great deal of time to put the direct debits back in place, and she hadn't yet managed to reinstate all of them.

Because no agreement was reached, this case was passed to me for 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.

I've seen Halifax's internal notes, which suggest it had understood it had reinstated all Miss B's direct debits. But I've also seen her statements, and I agree with our investigator, it doesn't look to me like they have all been reinstated. So I'll bear that in mind when I think about compensation here.

I know Miss B wanted to know what had gone wrong to cause this marker to be placed on her account. But unfortunately, Halifax has just said it can't tell what's gone wrong. It can only say this was human error. I think Halifax has looked into this for Miss B, and it does seem to me to have done what it can to find out what happened, as well as accepting responsibility for its mistake. I think that's a reasonable response for Halifax to have made.

Miss B says this has put her to a great deal of trouble. And she doesn't think that £200 in compensation is enough to make up for that. I understand that this has been frustrating and upsetting for Miss B, and I also understand that some services haven't been easy for Miss B to deal with, when she's been trying to reinstate her direct debits. But I would agree with our investigator that an award of £200 in total for Miss B's complaint is in line with other awards our service makes, and I do think that provides a fair and reasonable outcome to Miss B's complaint.

I understand that Halifax has already paid Miss B £100, so I'll award the remaining £100 now.

My final decision

My final decision is that Bank of Scotland plc trading as Halifax must pay Miss B £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 9 January 2023.

Esther Absalom-Gough
Ombudsman