

The complaint

Mr C complains that Bank of Scotland plc trading as Halifax incorrectly told him to attend a branch.

What happened

Mr C says Halifax told him his account had been blocked and that he should attend a branch. He says he did so but was told by Halifax it had made a mistake. Mr C says he took a day off work and spent some time in a busy branch. He would like £200 compensation and says Halifax's compensation offer isn't enough.

Halifax accepts it made a mistake and accepts Mr C attended a branch in around May 2022. It says it's apologised and paid £100 compensation as well as £9 travel costs.

Mr C brought his complaint to us, and our investigator thought the compensation offer was appropriate.

Mr C doesn't accept that view and says his friend took him to the branch. He says Halifax caused him stress and the compensation isn't enough.

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 done so I have come to the overall view that Halifax has made an appropriate compensation offer. I appreciate Mr C will be disappointed by my decision.

There is no dispute here that Halifax made a mistake by asking Mr C to attend a branch. I have no doubt Mr C was caused inconvenience and that he spent some time at the branch waiting for the problem to be resolved. But I can also see the mistake was corrected when Mr C was in branch and so I don't think this was a mistake that caused anything other than very short-term inconvenience. I don't think Mr C suffered any financial loss except the travel costs and can see that Halifax has fairly apologised for what took place.

The only real issue for me to decide is if Halifax's compensation offer is fair and reasonable. And I'm satisfied that it is, and in line with the type of awards we would make for this sort of impact. I have made clear the mistake was sorted out fairly quickly without any longer-term impact to Mr C or financial loss.

I appreciate Mr C says he took a day off work to attend the branch, but I have not been provided with any evidence of loss of income or costs save for the travel costs. I can't fairly consider the impact on Mr C's friend as he is not a party to this complaint.

Overall, I'm satisfied Halifax has made an appropriate compensation offer and I can't fairly order it increase that amount.

Putting things right

It is not clear if Halifax has paid the compensation as Mr C's account may have been closed. I can see Halifax says it sent Mr C a cheque for £109. If it has not been paid then Halifax should pay the £109 compensation if Mr C accepts this decision.

My final decision

My final decision is that Bank of Scotland plc trading as Halifax has made a fair and reasonable compensation offer of £109. I direct it now pay Mr C that amount if it has not already been paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 27 July 2023.

David Singh
Ombudsman