

The complaint

Mr J is unhappy with the service provided by Bank of Scotland Plc (trading as Halifax) when he visited his local branch to ask for help with his online banking.

What happened

Mr J visited his local branch of Halifax to get some help with his online banking. He said the staff he approached were rude and gave him the impression they didn't want to help. Mr J said he was left feeling upset, embarrassed and scared to return.

Halifax apologised for the service Mr J had received. It said its staff should have paid more attention to him when he was explaining his online banking issues and tried to resolve the problems in the branch. It said it should have done more to help him and it paid Mr J £70 by way of saying sorry for the frustration caused. Mr J wasn't happy and brought his complaint to this service.

Our investigator thought Halifax could have done more to provide a better customer service in branch and noted that this was the third time Mr J had complained about the service he'd received. She thought Halifax should pay Mr J a total of £150 for the impact caused. So, she asked Halifax to pay Mr J a further £80.

Halifax agreed with the investigator's view. But Mr J wasn't happy and so his complaint has been passed 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 J says he went into his local branch of Halifax to ask for help to set up his online banking app. He said he'd been trying to use it all day on Sunday but was still having problems so went into the branch the next day to ask for help. Mr J said he didn't like the attitude of some of the staff he asked for help – he said they didn't stop what they were doing to help him and thought the way they looked at him was rude. One member of staff did help him with his online banking app but he said he felt upset and anxious about the way he'd been treated and was now afraid of going into the branch again.

Halifax investigated the incident and, without clear evidence of what had happened, gave Mr J the benefit of doubt, concluding that he probably had received poor service. It said it had checked with Mr J that he now had access to online banking and he had confirmed this. It also said that it had sent feedback to the branch to make it aware of Mr J's concerns.

Our investigator noted that there was some history to Mr J's complaint. He had made previous complaints about the service he'd received in branch and he said the branch manager had previously called him to reassure him it wouldn't happen again. So, it was all the more upsetting for Mr J when it did happen again.

Our investigator thought Halifax needed to do more to resolve Mr J's complaint as she thought a total of £150 was more appropriate compensation for the impact caused by Halifax's poor service. And I too think that's a fair and reasonable way of putting things right. I know Mr J feels strongly about this so let me explain why.

When things have gone wrong, I would expect a business like Halifax to take action to put things right. That might include compensation but I think it should also apologise and take action to learn from the mistakes that have been made. And I'm satisfied that Halifax has done that here. Halifax accepted and apologised for the poor service it had provided. It checked with Mr J that he had received the help he was after to resolve the problems with his online banking app. And it provided feedback to the branch so it was aware of the issues Mr J had raised and it could try to avoid the same situation happening again.

Halifax also paid Mr J £70 to recognise the poor service he'd received. Mr J thought this was an insult, saying he would have given Halifax three times that amount to have avoided it happening. I can understand the point Mr J is making but I think it's right that Halifax recognise the impact its poor service has had on its customers and giving them some level of compensation is one way of doing that.

This wasn't the first time Mr J had received poor service from the branch and I can understand how upsetting it must have been to have experienced it again, particularly as he'd been reassured it wouldn't be repeated. So, I think it's fair to ask Halifax to increase its offer of £70 and, on balance, I think a total award of £150 is an appropriate level of compensation. Taken together with the apology and the other action Halifax has taken to avoid the same situation happening again, I think that provides a fair and reasonable outcome to Mr J's complaint.

My final decision

For the reasons given above, my final decision is that Bank of Scotland Plc (trading as Halifax) should pay Mr J a further £80 (in addition to the £70 it's already paid) for the trouble and upset caused by its poor service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 24 October 2023.

Richard Walker
Ombudsman