

The complaint

Mr O complains that Bank of Scotland plc, trading as Halifax, debited two identical payments from the same merchant. He says the second was requested in error and Halifax's communication with him was confusing.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Mr O, but I agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I can understand Mr O's concern here, when the merchant requested the same payment again Halifax blocked the payment, as was their policy. They sent Mr O a message to ask him if it was him that had made the payment but, at that time Mr O has explained the original payment hadn't appeared on his app. He naturally assumed the text message referred to his initial payment and he, therefore, told Halifax he had made it. That led to the payment being taken twice.

Mr O thinks Halifax's communication could have been clearer. He's explained that although the duplicate payment was returned to him, he was distressed at the potential he'd be held accountable for two sizeable transactions instead of one.

I don't think Halifax did anything wrong here. They tried to block the duplicate payment and it's not for this Service to tell them what to put in their automated texts. The merchant returned the payment within a couple of days and the distress caused was, therefore, minimised. I can't see that Mr O was financially disadvantaged. I'm not, therefore, asking Halifax to take any further action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or

reject my decision before 8 March 2024.

Phillip McMahon
Ombudsman