

## **The complaint**

Mr P complains that it took three calls and a visit to his branch for a telephone number to be corrected on an account held with Bank of Scotland plc trading as Halifax.

## **What happened**

In January 2023 Mr P tried to make an online payment using his Halifax card. He received a message advising him that he would receive an automated call with a password to authorise the transaction.

Mr P didn't receive an automated call. He contacted Halifax. Halifax asked Mr P to confirm his telephone number, but it wasn't the same as the one Halifax held on its systems.

Mr P had experienced this issue on two previous occasions and had made several calls to Halifax to have the number corrected. Previously he'd been able to deal with this over the phone. On this third occasion, Halifax said he would need to visit a branch to change his number.

Mr P visited his branch that day and had his number corrected. On returning home he managed to complete his online payment.

Mr P raised complaints about each occasion he'd experienced difficulties making online payments. Halifax compensated Mr P for the first two occasions but not the third.

Mr P remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said she'd considered the three instances as a whole and felt that the overall compensation of £135 already paid by Halifax was fair and reasonable.

Mr P didn't agree. He said he'd made three separate complaints to Halifax all about the same issue. He didn't understand why his first two complaints had been upheld but not the third. He felt that the third instance was more serious and had caused him the greatest inconvenience.

I issued a provisional decision in which I said that Mr P had been caused a significant degree of frustration as a result of the errors. I noted that the same error had occurred three times and that on each occasion Mr P had to spend time calling Halifax to try and get the issue resolved. I also noted that on the third occasion it had been necessary for Mr P to visit his local branch as Halifax advised him that it wasn't able to resolve things by phone.

I said that I agreed with the investigator that it was the correct approach to consider all three instances as a whole. But I said I didn't think the additional inconvenience to Mr P of having to visit the branch had been recognised, and I felt that the impact of the error on the third occasion was greater than the previous two. I said that the compensation already paid by Halifax wasn't sufficient and awarded a further £100, bringing the total compensation to £235.

I invited both parties to let me have any further evidence or arguments they wished to raise.

Mr P responded and said he had no further information to submit and was happy with the provisional decision.

Halifax responded and said it accepted the provisional decision and agreed to pay Mr P an additional £100.

### **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.

Both parties have accepted my provisional decision. So, I see no reason to reach a different conclusion to that which I set out in my provisional decision.

### **Putting things right**

To put things right Halifax must pay a further £100 compensation to Mr P.

### **My final decision**

My final decision is that I uphold the complaint. Bank of Scotland plc trading as Halifax must pay further compensation of £100 to Mr P.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 February 2024.

Emma Davy  
**Ombudsman**