

The complaint

Miss Z complains about the way she was treated by a manager at Bank of Scotland PLC trading as Halifax during a telephone call on 1 September 2023.

What happened

On that date Miss Z telephoned Halifax and spoke to a manager. She explained that she had not received a final response letter concerning a complaint which she had been told had been sent out on 17 August 2023. The manager advised that she would arrange for the letter to be reprinted and sent out to her again but, because of the system, it would have that day's date printed on it rather than the date it was written. Miss Z was unhappy with this and asked if a covering letter could be sent explaining the position. The manager advised her that that was not possible but assured her that the original date on the letter would be able to be seen by the Ombudsman.

Miss Z explained that she had had previous letters from Halifax go missing but no other problems with her post, and wanted an assurance that the letter would be sent. The manager reiterated what she was going to do and the call terminated there.

Miss Z complained to Halifax that the manager had been rude and abrupt with her. And that the call was terminated without notice when she was still speaking.

Halifax said there had been no error on the bank's part and did not uphold Miss Z's complaint.

On Miss Z referring her complaint to the Financial Ombudsman Service, she explained that the poor level of customer service she had received had caused her a lot of stress and frustration and had affected her health.

Our Investigator listened to the call but said that overall he had no concerns with the tone of the call. He felt that Halifax had explained how it was able to assist but could not amend the date of the letter nor provide a covering letter.

The matter has been passed to me for an Ombudsman's consideration.

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 listened to the telephone call of 1 September, and I have also listened to Miss Z's calls with our Investigator.

With regard to the call on 1 September 2023, I understand the reason for Miss Z calling, as she had not received a letter through the post about a complaint that she had made. The manager explained to her that the letter could be reprinted and sent out to her, but with that day's date on it. Because she was simply requesting the letter be reprinted through the system the manager explained that she could not send a covering letter with it as she was

not handling the complaint.

I am aware that computer systems for businesses are set up so that day's date automatically appears when a letter is printed. And I accept that if the manager was not dealing with Miss Z's complaint file, she couldn't send a covering letter. But I think that she explained the position clearly to Miss Z if she needed it for the Ombudsman.

Miss Z says she hasn't been receiving some letters from Halifax by post. I am not, in this decision, reviewing the complaint that the copy letter was about, although I accept that it was unfortunate if Miss Z did not receive letters by post. But I've seen no evidence that Halifax didn't actually send the letters. Regrettably unless a letter is sent recorded or special delivery, it's not possible to prove what happens to a particular letter.

I don't think the manager Miss Z spoke to was rude or abrupt. I would say that she clearly set out what the position was but did feel she had to repeat that two or three times. I sympathise with Miss Z. If she was feeling stressed and had health problems at the time she wasn't in a good position to hear that Halifax wouldn't do as she wanted that is send a copy of the letter with the original date on it or send a covering letter. As our Investigator told Miss Z, the date on the reprinted letter wouldn't matter for the purposes of any investigation by us.

In respect of the call being terminated, having explained the position several times, I think it was likely that the manager took the view that there was nothing further she could say. I appreciate that Miss Z didn't realise that the call had been terminated and went on speaking. Perhaps the manager could have said that she was going to terminate the call but I think that was a matter for her personal judgement at the time.

I do understand that Miss Z was upset by this call and she tells us that this has affected her health. But I don't think that Halifax acted unfairly, so I don't propose to ask it to take any further action.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss Z to accept or reject my decision before 22 February 2024.

Ray Lawley
Ombudsman