

The complaint

Mrs M complains that Bank of Scotland trading as Halifax gave her poor customer service.

What happened

Mrs M says that her phone was stolen from her, and she realised that someone may be able to access her online banking, so she visited a branch of Halifax to block her account. She says she did not have her Halifax bank card with her, but she did have her driving licence with her. Mrs M says that when she spoke to the branch staff and explained her situation, the member of staff appeared disinterested in Mrs M's situation, and asked her to log into her online banking, which Mrs M did not have access to.

Mrs M says that the member of staff took her driving licence, entered her details into her tablet. She told Mrs M that there was no such client in their database, told Mrs M there was nothing else she could do for Mrs M and she called for the next customer. Mrs M said she left the branch in tears, and she thought her account had been compromised and all of her savings had gone. Mrs M says she called Halifax the following morning and explained the situation. The call handler confirmed that they had a different date of birth for Mrs M, and that no money had been stolen from her. Mrs M made a complaint to Halifax.

Halifax partially upheld Mrs M's complaint and credited £40 to her account. They apologised that her date of birth on their system was incorrect. They said that when she raised her complaint, they were able to change this straight away. They apologised the service she received from the branch wasn't very helpful. Halifax said they were unable to block an account if they can't verify her as this is a security measure to protect an account from potential fraudulent behaviour. Mrs M brought her complaint to our service.

Our investigator did not uphold Mrs M's complaint. She said she understood the trouble and upset caused, however as Mrs M didn't have her bank card, and her date of birth was incorrect on Halifax's system (although no fault of Mrs M's) they were unable to verify her, but this was amended as soon as it was identified. She said whilst it is unfortunate, they were unable to help her at the time. She said they were unable to block her account to protect her. Mrs M asked for an ombudsman to review her complaint.

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'm sorry to hear that Mrs M was a victim of theft. I can empathise with how she must have felt on this day, and the concerns she had about someone potentially being able to access her online banking. While this would be unlikely based on another person needing to know her online credentials or being able to pass any biometric checks in place, I understand why she would have been concerned, especially when she was in a state of vulnerability at this time.

So I can understand how upsetting it would be if she felt the member of staff she spoke to at

Halifax wasn't interested in her situation. Unfortunately as Mrs M didn't have her bank card with her, then the staff member could not quickly locate her via this method. But due to the date of birth being different on her driving licence to their system, then this didn't show any results for Mrs M on their system. So it would be distressing for Mrs M to hear she didn't exist on their systems, even though she'd been a customer of Halifax for a significant number of years.

As Mrs M could not be located on the system, then Halifax would be unable to block her account. While this would be disappointing for Mrs M to hear, this is what I would expect. When Mrs M spoke to Halifax the next day, this is when she found out they had a different date of birth on the system. But Halifax were also able to confirm to Mrs M that no money had been stolen from her account. When Mrs M made her complaint, her date of birth was then updated on their system. So I do think this was amended in a timely fashion.

I am persuaded that Mrs M was let down with the service from the branch. And it doesn't appear to be Mrs M's fault that they had a different date of birth to what was on her driving licence. But in considering what is fair and reasonable as a result of this complaint, I need to consider what actually happened, and not what could have happened.

I say this as nobody appears to have accessed Mrs M's account when her phone was stolen, and no money had been stolen from her account. So I can't fairly say that Mrs M suffered a financial loss as a result of what happened. But I do think she was caused distress by the service she received in the branch when she was in a vulnerable state and that they were unable to locate her on their systems due to the date of birth issue.

Halifax paid Mrs M £40 for what happened here. I'm persuaded this is fair. I say this as £40 is in line with our awards for what happened here. So as Halifax have already paid this to Mrs M, it follows I don't require them to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 27 May 2024.

Gregory Sloanes
Ombudsman