

## **The complaint**

Mr A complains about how Bank of Scotland plc trading as Halifax dealt with a new debit card request.

## **What happened**

Mr A says his debit card was cancelled and went into a Halifax branch. He says a new debit card was ordered then cancelled. Mr A says Halifax treated him badly and his new debit card was delayed which he would like compensation for.

Halifax says it ordered a new debit card for Mr A on 6 February 2024 and accepts it should have told him it would take five working days to arrive. It says Mr A was correctly told about other ways he could access his account. Halifax says it has paid £25 compensation for the mistake.

Mr A brought his complaint to us, and our investigator thought the compensation appropriate. The investigator thought the new card was ordered and received but Halifax could have been clearer about the timescales.

Mr A doesn't accept that view and says the compensation should be higher.

## **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.

Having done so I have come to the overall view that Halifax has fairly apologised and paid an appropriate amount of compensation.

There is no real dispute here that Halifax ought to have been clearer in advising Mr A about the likely timescales for receiving a new account card. I'm satisfied Halifax has fairly apologised for what took place and paid what I think is a fair and reasonable compensation amount. I don't think Mr A suffered any financial loss and he was correctly advised by Halifax about other methods to access his account. I'm satisfied that even if Mr A had been correctly advised about the timescales, then he would still have been waiting for the new account card.

I appreciate Mr A would like further compensation, but I don't think that is justified here. I also think the impact was minimal and Mr A received his new card within days of being ordered.

## **My final decision**

My final decision is that I don't uphold this complaint.

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

David Singh  
**Ombudsman**