

The complaint

Mr S complains Bank of Scotland plc trading as Halifax (Halifax) failed to provide him with sufficient notice before terminating his paper bank account statements.

What happened

Mr S says in November 2023 he received a letter from Halifax stating his paper bank statements would no longer be available to him. Mr S says this is contrary to its own terms and conditions and as also detailed in a previous letter he'd received from them, stating it would give two months' notice to do so.

Mr S says when he asked Halifax about this it agreed to reinstate his paper bank statements and is "back peddling" on what it had said before. Mr S says this proves Halifax were able to send out paper bank statements and it had no problem sending them out in the first place. Mr S suggests he is being treated unfairly as he is registered for online banking and wants to know the real reason behind Halifax's actions. Mr S wants Halifax to apologise and pay him compensation for the unfair treatment and for breaking its own terms and conditions.

Halifax says it faced issues in sending out the number of paper bank statements to all of its customers, which the regulator was aware of, and it wrote to Mr S to explain this was a temporary issue it was looking to resolve. Halifax says it informed Mr S it had prioritised paper bank statements to customers who were not registered for online banking as a precautionary measure until the matter was resolved.

Halifax says as soon as Mr S contacted them about this it switched him back to paper bank statements and apologised for the inconvenience caused. Mr S wasn't happy with Halifax's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says the move to issue electronic statements was a temporary measure and not a change to Halifax's terms and conditions, as Mr S believed. The investigator says Mr S still received paper bank statements when he asked Halifax for them, so he wasn't impacted during its temporary measures. The investigator felt Halifax acted fairly and so no compensation was warranted here.

Mr S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision. I can understand it would've been upsetting for Mr S to learn he wouldn't be receiving his normal paper statements, so when looking at this complaint I will consider if Halifax acted fairly when it told Mr S it would be temporarily halting his paper statements.

Mr S and Halifax provided this service with comprehensive details of the course of events here and while that has proved helpful, I won't be commenting on every point made as I don't feel it's necessary in order to come to a full and impartial decisions here. That's not to say I haven't considered everything said – I have. But it's just that I don't need to comment on each individual point here in order to reach a decision on what's fair and reasonable.

Mr S's complaint centres around the fact Halifax didn't provide him with the two months' notice it should have under its own terms and conditions, before suspending his paper bank statements. Mr S has implied there was more to this than Halifax have suggested, and he is being disadvantaged because he is registered for online banking, something he feels is more for Halifax's convenience than his.

While I understand Mr S feels strongly about this matter, from the information I have seen Halifax took the action it did because it had internal issues dispatching the number of paper bank statements it could send to all of its customers. So, with that in mind I am satisfied that was a temporary issue waiting to be resolved and not a change to its terms and conditions, where in normal circumstances it would provide two months' notice of any such change. Halifax explained it took the decision to prioritise paper statements for those customers who didn't have online banking, which doesn't seem on balance like an unreasonable action to have taken here, in any event that was a business decision it took and it's not for me to tell it otherwise.

What is important here is Halifax did agree to reinstate paper bank statements for Mr S as soon as he contacted them as an individual request, and I can't ask much more than that of it here. It's fair to say we all experience inconvenience in our daily lives from time to time, but that's not to say compensation is warranted on every occasion and I don't think it is here, for the reasons I have already explained. While Mr S will be disappointed with my decision, I won't be asking anymore of Halifax here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 August 2024.

Barry White
Ombudsman