

## **The complaint**

Mr S complains about the service he received while on the phone with Bank of Scotland plc trading as Halifax.

## **What happened**

Mr S called Halifax in October 2023, as he had questions about his credit card account. Over the course of the day, Mr S spoke with six advisors at Halifax and is unhappy with the amount of time he spent on the phone. Mr S complained, raising concerns about calls being cut off, the number of times he was asked to answer security questions and the overall amount of time he spent on the phone.

Halifax doesn't agree it's done anything wrong. It says it reviewed the calls and doesn't agree its advisors made any errors. Although some of the calls lasted a while, Halifax says this wasn't due to any mistakes made by its advisors.

Mr S disagreed with Halifax's response, so referred his complaint to this service. Highlighting that he didn't think Halifax had met its regulatory duties and should therefore offer £100 compensation to apologise for its failings (later increasing the request to £150).

One of our Investigators looked into Mr S's concerns and didn't think Halifax needed to do anything to resolve the complaint. He said that while it would likely have been frustrating to answer numerous security questions, Halifax had correctly applied its security processes which it was entitled to set and that he didn't think Halifax had made an error in any of the calls.

Mr S remained unhappy, explaining that he had to spend an excessive amount of time on the phone to Halifax for what should have been a simple resolution. As the matter couldn't be resolved, it's been passed to me to decide.

## **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.

To decide this complaint, I've started by understanding why Mr S called Halifax. Having previously raised a dispute, about a payment being taken twice by a merchant, Mr S was concerned that a refund for the transaction was also showing twice – he'd only wanted to dispute one of the transactions.

The explanation for this was that having raised the dispute with Halifax, the bank had reimbursed one of the transactions, pending the outcome of its claim with the merchant. Three days later the merchant also refunded one of the transactions – meaning that it showed as having been refunded twice on Mr S' account. Mr S was clearly concerned about this and wanted to ensure he would be charged for one transaction and that this would show on his statement correctly, so he could pay the balance when his statement became due.

When calling Halifax, Mr S was looking for clarification on two main points – the two refunds, and why he couldn't access his statements online. Halifax has explained that due to how its customers services teams are set up, these would be dealt with by different advisors. One from the disputes team, and the second its customer service team.

Mr S spoke with six advisors over the course of a day. The first call appears to have been disconnected when the advisor looked to transfer Mr S to the relevant team.

During the second call Mr S spoke with five advisors between the customer services and disputes teams. When speaking with the first four advisors they looked to provide general advice on why the transaction was showing as being refunded twice and the reason for this – the conversation would then quickly change to the topics of the balance showing on the account and the online statements. As there was often a shift between discussing the transactions and then the statements, this resulted in the call being transferred several times as no advisor was ever able to assist with all of the questions Mr S had.

When speaking with the fifth advisor, they again explained to Mr S why the transaction was showing as refunded twice. The advisor said she'd arrange for Halifax to reapply its credit – meaning Mr S would correctly be charged for one transaction. The call then shifted back to discussing the account statement and the advisor explained she couldn't assist as she was part of the disputes team and offered to transfer Mr S to the relevant team.

Mr S declined this and said he wished to raise a complaint due to the amount of time that he'd been on the phone. The advisor offered to set up a complaint for Mr S but explained the remedy would be for him to speak with the customer services team and she could do that on the call; Mr S declined this, preferring to set up a complaint.

Having listened to all the calls, I haven't found that any of the advisors acted in a way that meant the calls took longer than necessary. I note Mr S had to answer security questions on more than one occasion, even when on the same call, having been transferred advisor. I appreciate it may have been frustrating to answer these questions on numerous occasions, however such security policies are in place to protect customers such as Mr S. I acknowledge that it may have felt inconvenient, but I haven't found these questions to have delayed the calls, so don't find Halifax made an error on this point.

While the first call disconnected, I haven't seen anything to suggest this was purposely done. All the advisors attempted to give context to Mr S on why the transaction would be showing as refunded twice, however once this was explained the conversation would often quickly shift to Mr S' other concerns such as the statements, meaning the call was then transferred to another advisor.

I acknowledge Mr S was on the phone to Halifax for over an hour, however the majority of this was speaking with the sixth advisor, during which time the main conversation was about wishing to raise a complaint and Mr S declining to speak to the customer services team, again I haven't found that the advisor caused an unreasonable delay in their handling of the call.

I note Mr S is also unhappy with the call he received from a complaints manager a couple of days later. In this call the manager explained he'd considered Mr S' concerns and didn't think Halifax had made an error or that compensation was warranted. While I note Mr S was unhappy with the outcome of this call, I haven't found the manager made an error, he explained why he'd reached the conclusions and Mr S was then given to referral rights to our service if he remained unhappy, which he then did.

Mr S has raised concerns that Halifax failed in its regulatory duties, including FCA Principles and provisions under Consumer Duty. I've taken these into consideration when deciding Mr S' complaint, however, for the reasons I've set out above, I haven't found that Halifax did something wrong. While Mr S did speak to several advisors, this was due to discussing more than one topic and most of the time spent on the phone was setting up Mr S' complaint, which I don't think the advisor took an unreasonably long time to do.

I've also considered Mr S' point that he's received compensation for what he says are comparable experiences, so questions why Halifax hasn't offered compensation this time. My role is to decide whether something has gone wrong in the circumstances of this complaint, I'm not able to comment on what may or may not have happened previously, including compensation awards. In considering the circumstances of this complaint, while I acknowledge Mr S was frustrated by his experience, I haven't found that Halifax made an error. So, that is why, I then don't find that Halifax must pay compensation in resolution of this complaint.

### **My final decision**

For the reasons I've set out above, I don't 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 January 2025.

Christopher Convery  
**Ombudsman**