

The complaint

Mr K complains about the delay by Bank of Scotland trading as Halifax in sending out a mortgage statement.

What happened

Mr K had a mortgage account with Halifax which he redeemed. On 29 April 2024 Mr K requested from Halifax a mortgage statement for the period from September to December 2023. Mr K complained on 8 May 2024 as the statement hadn't arrived and was asked to wait a further week as the statement had been sent out on 2 May 2024. It hadn't arrived by 17 May 2024 and Mr K contacted Halifax again but got no further but then on 18 May 2024 received a letter saying his complaint was closed. Mr K brought the complaint to us as he had not yet received the mortgage statement.

Halifax says that in response to Mr K's request it sent the mortgage statement to him on 2 May 2024. It says that when a complaints manager spoke to Mr K on 8 May, Mr K was told that it might take 10 days for the statement to arrive, and that Mr K seemed satisfied with that, and the complaint was closed. When Mr K contacted Halifax again on the 17 May, it says that the complaints manager that Mr K wished to speak to wasn't available but did try to speak to Mr K later but wasn't able to do so. Halifax says that the mortgage statement was sent out by post, and it then sent out a further statement.

Our investigator didn't recommend that this complaint should be upheld as the evidence indicated that Halifax had sent the statement out by post within a reasonable time frame. Mr K disagreed and asked for a review.

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.

Mr K complains that he requested a statement of account from Halifax, and this was not provided within a reasonable period. Halifax has provided evidence that a statement was sent by post to Mr K at his address and in response to Mr K's request. It's unfortunate that Mr K didn't receive that statement. The evidence indicates that Halifax did respond to his request to send out the statement promptly and sent it by post to his address. As the Halifax complaints team understood that Mr K's complaint was about the statement not being sent out and believed on the 8 May it had satisfied Mr K's query, it's understandable why it would have closed the complaint. It was content from the information on file that the statement had been sent and it seemed that Mr K was reassured with that information. When Mr K called again I understand that the complaint manager was not available but then tried to contact Mr K again within 48 hours but was unable to make contact.

I see that Halifax sent Mr K a further statement and Mr K has sent a copy to us. I note that the statement which is a list of transactions and refers to two accounts covers the period September 2023 to April 2024 which is longer than the period that Mr K asked for. I note that Mr K has queries about the information that the statement contains, and he should direct

these to Halifax.

My role is to decide whether Halifax did anything wrong. It seems to have sent out the statement promptly as Mr K requested. I appreciate there was a misunderstanding when the complaint was closed, and I can understand Mr K's annoyance particularly being told that the complaint had been closed before he got the statement. But I don't consider any blame attaches to Halifax as the complaints manager from the information on file understood that the statement was on its way to Mr K and the complaint was satisfied. For these reasons I can't fairly uphold this complaint.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 14 November 2024.

Gerard McManus
Ombudsman