

The complaint

Mr L complains that Bank of Scotland plc trading as Halifax didn't provide the service it should have when he called for information about his current account. He wants an apology from the adviser and compensation for the upset caused.

What happened

Mr L called Halifax on 27 February 2024 to ask about the balance on his account. Mr L said the agent didn't answer his question and so he had to repeat himself. He also felt the agent provided him with information he didn't need and hadn't asked for. As he was unhappy with the call, he asked for a complaint to be logged.

Halifax provided a final response to Mr L's complaint dated 12 March 2024. It said when Mr L called about his balance, he was told that his account was in credit and that he had transactions pending. He was given his account balance and the balance after pending transactions. It also confirmed that Mr L had an arranged overdraft of £500 available. It said its agent was polite and professional and provided the correct information. It acknowledged that Mr L asked to speak to a supervisor and said that the agent should have recorded the details of Mr L's complaint without the need for Mr L to be transferred. It said that feedback had been provided.

Mr L referred his complaint to this service.

Our investigator didn't think that Halifax had acted unreasonably when communicating with Mr L. She said that the account balance information was provided to Mr L and while there was a small mistake made by the agent saying they couldn't log a complaint against themselves, she thought that Halifax's response of providing feedback was reasonable. As our investigator didn't identify any errors made by Halifax, she didn't uphold this complaint.

Mr L responded to our investigator's view reiterating that he wanted compensation. He said that Halifax had admitted it made a mistake and this had caused him stress.

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 understand that Mr L is upset by the service he received and that he wants compensation but, in this case, I do not find that this is required for the reasons set out below.

Mr L called Halifax to ask what his balance was, and he was provided with this information. He then asks about his overdraft, and he is provided with this amount too. Mr L asks for further information which is also provided before the line disconnects. Mr L then calls to make a complaint and asks again about his balance. His balance is provided, and he is told about the balance including pending transactions. I note Mr L's comment about being given information he didn't need and I appreciate that he found the calls frustrating and upsetting but the advisers were trying to provide Mr L with the information he had requested and I do

not find that they did anything wrong in regard to this.

Mr L wanted to raise a complaint and Halifax has acknowledged that the agent could have done this for Mr L rather than transferring him. I note Mr L's comment that Halifax has admitted a mistake, and he should be compensated for this. But in this case, Mr L's call was transferred to another agent and the complaint logged. So, I do not find this issue caused him material upset or inconvenience and so I do not find that compensation is required. Instead I find that providing feedback to the agent involved is reasonable.

I understand that Mr L will be disappointed with my decision, but for the reasons set out above, I do not require Halifax to take any further action in response to this complaint.

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 L to accept or reject my decision before 29 October 2024.

Jane Archer
Ombudsman