

## **The complaint**

Mr C is unhappy about problems with using the automated telephone banking service of Bank of Scotland plc trading as Halifax.

## **What happened**

Mr C tried to use Halifax's automated telephone banking system to obtain the balance on his account. When he asked to check his pending transactions, he was transferred to an agent. Halifax said that was because he had more pending transactions than its automated system could handle.

Mr C contacted Halifax to complain. He was unhappy about the way the agent spoke to him. He felt they implied he was lying. Halifax said it had tried to help him before the call was disconnected.

On several occasions when Mr C rang Halifax, he was cut off unexpectedly. Halifax said it didn't disconnect the calls either intentionally or because of a fault.

Mr C referred his complaint to this service. He was also unhappy that the automated service didn't always recognise his date of birth and he didn't like the fact that the call handlers didn't greet him by name. Our Investigator didn't uphold the complaint. He didn't think Halifax had treated Mr C unfairly.

As Mr C didn't agree, the matter has been referred to me.

## **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 hope Mr C will understand why I did not feel the need to speak to him before reaching a decision. I have read all the information regarding his complaint and listened to recordings of his calls with Halifax and with our Investigator. I think I have all the information I need to reach a decision.

Mr C has poor eyesight and other serious health problems which prevent him from using other methods of banking. So he relies heavily on Halifax's automated telephone banking system to find out how much is in his bank account. I fully accept that the difficulties he experienced using this system must have been very frustrating for him. However, it's not the role of this service to tell banks that their systems are not fit for purpose as we are not a regulator. My role is to look at the problem faced by a consumer and in this case, to see whether Halifax treated Mr C fairly and reasonably.

The main evidence provided in this case comes from Halifax's internal investigation. Halifax says that its automated system can only handle a few pending transactions at once. As Mr C had more than nine pending transactions at one point, he had to be transferred to an agent. Mr C disputes this as he thinks there have been as few as four pending transactions when

he's been referred to an adviser and he'd previously been told that the limit was eight transactions.

In situations like this, where the cause of an issue is in dispute, I have to make my decision on the balance of probabilities. That is, what I think is most likely to have happened from the evidence I have. It seems clear that anyone using Halifax's automated banking service who has more than a certain number of pending transactions has to speak to an adviser to find out more about them. I don't think it matters particularly how many transactions trigger that transfer and the limit isn't something I'd necessarily expect one of its call handlers to know. This is something that would affect all users of the system equally. I don't think Halifax has made an error or treated Mr C unfairly in this regard.

I'm also bearing in mind that (leaving aside the issue of calls being disconnected which I'll come to later) Mr C should have been able to obtain the same information within a few minutes of his call being transferred to an adviser. So I think Halifax took all reasonable steps to minimise the inconvenience caused to him by not being able to use the automated system due to the number of pending transactions.

Halifax has told us that it couldn't find a fault with its systems which might have caused the calls to disconnect. I've listened to a recording of Mr C's telephone calls which were with four different agents. I think the call handlers treated him with courtesy throughout and although on one call in particular they didn't accept what Mr C was saying, I don't think they implied that he was being untruthful. Although Mr C may prefer to be greeted by name, I don't think Halifax's call handlers were at fault in not doing this on every occasion. The calls all seemed to end abruptly and I didn't have the impression that the call handlers would have been likely to have terminated the call. I think it's more likely on balance that Halifax was correct in saying there must have been a signalling issue.

Halifax's system records don't show a problem with Mr C giving his date of birth. In fact they show that the system accepted his date of birth. Since I can't be sure that there was a system fault or error that caused Mr C to have a problem with this, I can't fairly require Halifax to do anything more in this regard.

I'm sorry to disappoint Mr C as I know he feels very strongly about his complaint. But I am not persuaded that Halifax has treated him unfairly or unreasonably.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 February 2025.

Elizabeth Grant  
**Ombudsman**