

The complaint

Miss A complains that Bank of Scotland plc trading as Halifax provided poor service and wouldn't give her the information about a payment it had provided before.

What happened

Miss A explains that she wanted the bank details relating to rental payments into her account. She says that when she called Halifax the person dealing with this was unhelpful and obstructive. And wouldn't provide the information even though she'd been given this before and says she'd misplaced it.

Halifax said that it didn't agree that its calls on 27 March 2024 with Miss A about this payment were handled poorly or were excessively long. It said that the extent of details it provided about an incoming payment would be shown on Miss A's bank statements. And that Halifax isn't given the details of the sending bank's customer account if held with another bank. It wasn't able to discuss another person's account with Miss A due to data protection regulations. Halifax asked Miss A to specify when she said she'd been given this information before noting that there were many calls from her on its customers records and it wasn't practical to listen to every call.

Our investigator didn't recommend that the complaint be upheld. He said he'd be looking at the specific points raised with Halifax by Miss A that it had the opportunity to respond to. He said that he didn't consider that Halifax had been unhelpful. He initially understood Miss A had called Halifax 28 times between 29 February 2024 and 27 March 2024. And he agreed it wasn't reasonable for it to review every call. And in any event that it wouldn't be able to provide her with a third party's bank details. He noted that Miss A had since made a data subject access request and obtained it seemed 50 call recordings from Halifax in the relevant period. He said it was fairly up to her to identify the evidence from that she believed supported her complaint so that we could consider this.

Miss A didn't agree and wanted her complaint to be referred to an ombudsman. She said that Halifax and this service should listen to the calls for her or that a transcript be provided. And that this matter needed investigating further.

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.

Miss A was told by Halifax that she wouldn't be given the information about a third party's account. I don't find that this was a mistake or obstructive. And my view about that wouldn't change even if as she says she's been given this information before.

Having listened to her call with the specific member of staff on 27 March 2024 whose behaviour she complained about I don't find that this member of staff acted unreasonably or

provided poor service. Miss A was told that Halifax wasn't able to provide this bank information to her. And then that it wouldn't be listening to every call she'd made in the previous 6-week period.

As referred to above there are a significant number of calls identified and I understand Miss A now has had them available to her. She's been clearly advised by this service that it's fairly up to her to substantiate her complaint even taking into account her personal circumstances. And in my view she's had a reasonable period of time to do so. She hasn't identified any other specific call that supports her case for us to listen to.

In any event if Miss A's right in saying that she was given the bank information of a third party before I can't see she'd been disadvantaged by that at the time. Or that such a past error would be a basis to provide this to her again now. And frankly if that information had been discussed in any call I wouldn't support this now being disclosed to her as a resolution to this complaint. That would raise clear data protection issues. And so, in my assessment even if it had been shown she'd had the information before this wouldn't have resulted in any different outcome for her here in this complaint.

I appreciate Miss A has strong feelings about what happened. But for the reasons I've given I won't be asking Halifax to do anything further.

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 Miss A to accept or reject my decision before 28 March 2025.

Michael Crewe
Ombudsman