

The complaint

Mr C is unhappy that he was unable to access his online banking with Bank of Scotland plc trading as Halifax on several occasions.

What happened

Mr C uses the online banking facility with Halifax to access and operate his accounts. On several occasions during June 2024, he was unable to access his accounts because the system showed error codes. Mr C contacted Halifax to complain and asked it to correct the issues he was having and compensate him for his time and parking charges for having to visit a branch.

Halifax sent Mr C a final response on 9 August 2024 (which Mr C has told us wasn't received until November 2024) to say that its IT department had carried out an investigation and hadn't found there to be any fault. It suggested two ways in which Mr C might be able to avoid the problems in the future, but Mr C said neither of these worked. Mr C wanted Halifax to do more. Unhappy with Halifax's response, Mr C brought his complaint to this service where one of our investigators consider the complaint.

Our investigator felt that Halifax didn't have to do anymore and so didn't uphold the complaint. In summary, the investigator said that Halifax had carried out an investigation and found no fault within its systems. It suggested potential fixes and offered Mr C the opportunity to give it more information so it could investigate further. They didn't feel there was anything more it could've done to resolve the issue.

Mr C was unhappy with the investigator's response and replied listing several areas which the investigator hadn't addressed, namely how his complaint had been handled. Our investigator replied to Mr C and said that they couldn't investigate complaint handling as it wasn't a regulated activity and Halifax was entitled to close the complaint after it had issued its final response on 9 August 2024. As Mr C remained unhappy, he asked for an ombudsman to review the complaint. So, 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.

As our investigator pointed out, our role is to look at the crux of a complaint and determine if the financial business (Halifax in this case) needs to do anything further to put things right.

Mr C came back to our investigator with a number of issues that have occurred after the final response letter has been issued. Because of that, I'm not permitted under the rules we operate within to comment on those points. Halifax must have the opportunity to respond before we get involved. I know Mr C sees these issues as a continuation of the original complaint, but we can't treat it that way. So, if Mr C has any issues with things that have occurred after 9 August 2024, he'll have to raise them as a new complaint with Halifax. The complaint raised with Halifax on 5 July 2024 was that Mr C was having recurring technical

issues with the online banking portal. It's therefore only this that I'll be concentrating on.

I'd also like to address the point Mr C makes that the final response letter was never received. Having looked at this, the address to which it was sent is the address which Mr C gave us. Once Halifax has posted the letter, it can't be responsible for whether the letter is delivered – that's the role of the Royal Mail. So, I have to say that Halifax did what it could to provide Mr C with the answer to his complaint. This is our normal stance and applies whether we look at items posted by either a business or a consumer. And once the final response has been issued, that's Halifax's last word on the complaint and it's entitled to close the complaint without permission from the complainant.

When Halifax was notified that there'd been issues with Mr C being able to access the online banking portal, it sent details to its IT department for comment. I've seen evidence of the escalation to IT and having carried out an investigation, the IT department concluded there was no technical issue with the online banking and that the most probable cause was software related. Mr C was asked to provide evidence of any further instances to Halifax so it could investigate further.

This service can't tell a business how it should operate its systems. That's a commercial decision for it to take. But what we do look at is whether the bank's actions have been fair and reasonable.

I think Halifax has been both fair and reasonable. It reviewed Mr C's complaint and sent details to its IT department who carried out their investigation and reported back. They found no fault with the online banking portal and suggested potential reasons why an error might occur. Mr C has accepted, and Halifax records show, that this is an intermittent "fault" and that Mr C is able to log on the majority of the time. Halifax told Mr C that if he supplied details and screenshots of this error continuing to happen, it would investigate further. I don't think there's any more I could ask Halifax to do. It seems to me they're offering Mr C the appropriate help and support.

My final decision

For the reasons given above, 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 C to accept or reject my decision before 4 June 2025.

Stephen Farmer
Ombudsman