

The complaint

Mr B complains that he was given incorrect information by Bank of Scotland plc trading as Halifax when he raised a disputed transaction claim.

What happened

On 14 November 2024 Mr B contacted Halifax to raise a disputed transaction claim in relation to a payment for £17.50 he'd mistakenly made to TFL.

The customer service call handler advised Mr B that he couldn't raise a dispute until after 15 calendar days. Mr B disagreed with the call handler and after spending around 30 minutes on the call he was subsequently transferred to a dispute call handler who raised the chargeback claim. A temporary refund was issued to Mr B and Halifax investigated the claim.

The chargeback claim was ultimately successful with Mr B retaining the refund of £17.50.

Mr B complained to Halifax. He said he'd been given incorrect information which had resulted in him having to take time out of work to contact the bank again. Mr B sought compensation for call costs, loss of earnings and the inconvenience caused.

Halifax didn't uphold the complaint. It said it couldn't locate the call between Mr B and the customer service advisor but apologised if Mr B had been provided with incorrect information. Halifax declined the request for compensation.

Mr B remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that Halifax had offered an apology for the incorrect information and that this was sufficient to put things right.

Mr B didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mr B but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't mention a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr B's complaint is about the incorrect information he was given when he contacted Halifax to raise a chargeback claim. He says he was told that had to wait 15 working days before he could raise a claim. Mr B has told this service that he knew this wasn't right and tried to explain this to the customer service call handler but after around 30 minutes he hadn't got

anywhere and was transferred to the disputes team, who raised the chargeback for him straightaway. Mr B wants compensation for the call costs, the time the call kept him away from his job and the inconvenience caused.

Halifax responded to Mr B's complaint by explaining that they hadn't been able to locate the call he referred to but apologised if he had been given incorrect advice. It declined the request for compensation and explained that calls to the bank were free and could be made at a time to suit the customer.

As part of the investigation by this service, Halifax has provided several calls. I've listened to these. One of the calls includes discussions in relation to another dispute that Mr B had raised with the bank at around the same time regarding faulty goods.

Having listened to all the available calls, I haven't found any instances where Mr B was advised that he had to wait 15 working days before he could raise a chargeback claim in relation to the TFL matter. I have found a call where Mr B discusses both his faulty goods claim and the TFL claim with the call handler, and it was explained to Mr B that because the TFL payment was still pending on his account he would need to wait and see whether TFL claimed the payment or not before he could proceed with a chargeback claim.

I do appreciate that Mr B feels very strongly about this and it's possible that there are calls which I haven't been provided with in which Mr B was given the incorrect information he's referred to. That said, even if Mr B was given incorrect information that he needed to wait for 15 working days before he could raise a chargeback in relation to the TFL claim, I'm not persuaded that Halifax need to do anything more to resolve the complaint. I say this because in the event, there wasn't a delay in Mr B raising his chargeback claim against TFL and Halifax has already offered an apology for any incorrect advice given.

I understand that Mr B spent time on the call which he's said caused him a loss of earnings. However, Mr B didn't have to call the bank during his working hours as the lines were open outside of these times. Even if he did need to call during working hours don't think the time spent on the call was excessive.

For the reasons I've given I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

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

Emma Davy
Ombudsman