

The complaint

Mr C complains about the service he received from Bank of Scotland plc trading as Halifax when he visited his local branch to discuss his lending needs.

What happened

On 21 November 2024 Mr C visited his local branch of Bank of Scotland to discuss a personal loan.

The loan application was reviewed by underwriters and Bank of Scotland made an offer of a loan subject to certain conditions, which required Mr C to repay and close his Mastercard, repay his Clarity Card and reduce the credit limit to £4000 and reduce the arranged overdraft on his current account.

The loan offer was valid for 30 days. Mr C didn't proceed with the loan but instead raised a complaint with Bank of Scotland. He said the advisor in branch hadn't been helpful.

Bank of Scotland issued a response to the complaint on 2 December 2024. It apologised that Mr C didn't receive the service they expected to provide and said it hadn't been its intention to cause unnecessary upset or inconvenience. Bank of Scotland said it had given feedback to the branch to make sure that any further training or service issues were looked at. Bank of Scotland explained that if Mr C chose not to proceed with the loan, his accounts would remain open, and the conditions wouldn't be enforced. It offered Mr C compensation of £50.

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

Our investigator didn't uphold the complaint. He said he thought Bank of Scotland had done enough to resolve the complaint.

Mr C 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 C, but I agree with the investigators opinion. I'll explain why.

Because the events about which Mr C has complained took place in branch, I'm unable to review these independently as I would be able to in the case of (say) a telephone call recording. Notwithstanding this, Bank of Scotland has accepted Mr C's testimony about what happened at the branch when he visited on 21 November 2024. It has apologised to Mr C for the service he received and has provided this service with evidence to show that feedback has been provided to the branch.

I appreciate that Mr C has held accounts with Bank of Scotland for many years. He's disappointed about his experience in branch on 21 November 2024 and has asked for the

member of staff to be reprimanded and retrained.

This service isn't able to require a business to reprimand its staff. Bank of Scotland has confirmed that it has sent feedback to the branch to assist in identifying any training needs which I hope gives Mr C some reassurance.

I appreciate that Mr C found the experience frustrating. I've had this in mind when considering whether Bank of Scotland has done enough to resolve the complaint. On balance, I'm satisfied that they have done enough. They have apologised, sent feedback to the branch in question and offered compensation to Mr C for any distress and inconvenience caused.

I think this is a fair resolution to the complaint and therefore I won't be asking Bank of Scotland to do anything further.

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 C to accept or reject my decision before 10 April 2025.

Emma Davy
Ombudsman