

The complaint

Miss B said she was unable to take out a new fixed interest rate deal on her mortgage with Bank of Scotland plc trading as Halifax, using its online system. She had to take time off work for an advisor appointment, then wait for paper documents to arrive before accepting.

What happened

Miss B said Halifax wrote to let her know the fixed interest rate deal on her mortgage was coming to an end. So she tried to apply for a new fixed rate online, using the QR code on the letter Halifax sent. But she said it didn't work, no matter what she tried. She contacted Halifax, and was told she'd need to have a call with an advisor to take out a new deal. Miss B told us that meant she had to take a morning off work.

Miss B said after speaking to the advisor, Halifax then tried to send documents for her to sign electronically, but that didn't work either. So she said Halifax told her the documents would need to be sent out to her in the post. When she complained to our service, she told us the documents hadn't arrived, so the fixed rate wasn't yet in place. Miss B said she was very worried they wouldn't arrive in time, and she'd have to pay the much higher variable rate.

Miss B said she'd complained to Halifax, and it had paid her £75. But she didn't feel that reflected the stress and distress this situation has caused as well as the financial implications. She said the effect on her mental health and financial implications had been catastrophic.

Halifax said it didn't know why Miss B had been unable to choose and accept a new fixed interest rate online. It said she'd had two calls about this with it on 6 January 2025, then had booked a new interest rate with an advisor on 8 January. Halifax accepted that Miss B then hadn't been able to sign documentation electronically either, so it had needed to send her paper copies.

Halifax showed us it had written to Miss B on 14 January, apologising for the inconvenience and telling her it would pay £75 for that. In this letter, Halifax promised Miss B that it would still honour this application if it wasn't completed before the start of February 2025. However, it received signed documents from Miss B on 21 January, and implemented the new rate before 1 February.

Our investigator didn't think this complaint should be upheld. He said he couldn't be sure what had gone wrong here, or whether it was definitely Halifax at fault. He understood that this would have been stressful and inconvenient for Miss B, but he was glad to see her rate was put in place straight after the old one ended, so there was no financial impact.

Our investigator said he thought the £75 in compensation that Halifax had paid was in line with what our service would recommend for the inconvenience this caused, so he didn't think Halifax had to do anything further.

Miss B replied to object. She said although Halifax made some attempts to put this right, she didn't think the compensation given reflected the true scope of the stress and inconvenience caused, especially as she had been a valued customer of Halifax over a long period of time. Because no agreement was reached, this case then came to me for a final decision.

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've reached the same overall conclusion on this complaint as our investigator.

I appreciate that Miss B has had difficulties with her online application, and that she's tried a number of different options to resolve this. But unfortunately, I'm not able to say definitively what's gone wrong here. Although Halifax entirely accepted what Miss B said about the problems she was having, it didn't think there was a widespread problem with its services at the time. So I cannot tell where these problems originated.

I understand Miss B will not have wanted to take time off work to book a fixed rate, especially when she told us she'd already chosen a rate online, and simply wanted it to be applied. But I think Halifax did act quickly to resolve the problems she was having. Its call records say Miss B alerted it to these issues on 6 January. And by 8 January, Miss B was having her appointment with a mortgage advisor to book her rate.

Unfortunately, Miss B then had further problems and wasn't able to access the online documents which Halifax normally issues for customers to sign up quickly. That meant these documents had to be posted to her. I see Halifax told Miss B that it would honour this offer for her if she didn't get the letters in time to return them by the end of February. So I don't think Miss B would have been asked to pay the higher standard variable rate in February, but I understand that waiting for documents to arrive would still have been stressful for her. Fortunately, she received and returned the documentation in good time, and Halifax confirmed it had implemented the new rate for her before the end of the month.

Having considered all of the above, including not just the compensation paid to Miss B but also the steps Halifax took to make sure Miss B had a mortgage appointment very quickly, and the reassurances it offered about her deal when she wasn't able to sign up online, I do think Halifax overall has done enough to provide a fair and reasonable outcome here, in all the circumstances of this case. I know Miss B will be disappointed, but I don't think Halifax has to do more than it has done already, in this case.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 10 July 2025.

Esther Absalom-Gough
Ombudsman