

The complaint

Mr A complains about the service provided by Bank of Scotland plc trading as Halifax's agent when he called to discuss a balance transfer on his credit card account.

What happened

In September 2024, Mr A called Halifax to discuss a potential balance transfer. He asked some questions about the interest rates on money transfers which the agent couldn't answer, so they put him through to the credit card services team.

Mr A says he was transferred to someone who couldn't understand him. He says the agent eventually hung up on him – so he called back to complain. He said the person he spoke to was unhelpful and sounded intoxicated. He was also unhappy that the agent who lodged the complaint took too long to do so and asked unnecessary questions.

Halifax looked into things, but was unable to find any evidence of the call Mr A had described. It said its records showed that Mr A was transferred directly to the agent who lodged the complaint – and that he didn't speak to anyone else. It said the transfer was initiated at 9.17am, and completed at 9.20am, and there was no record of Mr A speaking to another person during that time. It didn't think three minutes was enough time for Mr A to speak to someone else, call back and go through its automated system.

Mr A referred his complaint to this service. He provided a screenshot from his call records, which showed two calls to Halifax. One call of 7 minutes at 9.12am, and another call of 34 minutes at 9.20am. He also said Halifax never answered his questions, so he couldn't complete the balance transfer and potentially missed out on a better interest rate.

Our Investigator considered the complaint but didn't uphold it. They said there wasn't enough evidence to suggest Mr A spoke to another person, or that he received a poor service at any point. They also said Mr A was able to access the information he needed about the balance transfer when he spoke to the second agent. Mr A disagreed and asked for the complaint to be referred to an Ombudsman for a final decision. So, it's been passed to be 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.

I understand Mr A feels that he received a poor service from Halifax and that he's been disadvantaged as a result. I've considered all of the available evidence to decide whether Halifax made an error or treated Mr A unfairly. Where information is incomplete or contradictory – as it is here – I've considered what's more likely than not to have happened on the balance of probabilities, based on the information I have.

Mr A and Halifax have provided different versions of events – and each party has provided evidence that contradicts what the other party says happened - so I've considered what's

more likely than not to have happened. The details of Mr A's conversation with the first agent aren't in dispute – so I won't comment on that call in detail. After some discussion about the balance transfer options, the agent transferred Mr A to another department who could answer his questions about interest rates.

What happened after that is less clear. Mr A says he was put through to another agent – who hung up on him – and that he then called back to complain. The phone records he's provided show two separate calls to Halifax. Halifax has also provided records from its call systems. These show that the call to the second agent didn't come from Mr A directly – but that he was transferred to them by the first agent.

I don't doubt that Mr A recalls speaking to someone else. But I need to decide what's more likely than not to have happened based on the balance of probabilities. And taking into account all of the evidence, I think it's more likely than not that Mr A was transferred directly to the second agent. If Mr A spoke to someone else and called back, I don't think it's likely that Halifax's records would show that the first agent transferred Mr A directly to the second agent.

I appreciate Mr A's phone records show two calls. The screenshots from Halifax's records show that Mr A was transferred through to the credit card services team at 9.17am – but Mr A's screenshot says he was still on the first call at that time. While it's not entirely clear why the conversations showed as two separate calls on Mr A's phone records, I'm overall more persuaded by Halifax's evidence that the call was transferred directly from the first agent to the second. That's not to say that I doubt Mr A's recollection of events – but I need to decide what's more likely than not based on the evidence that I have.

Mr A also complains that the second agent took a long time to record his complaint and asked him unnecessary questions. I've listened to a recording of the call. The conversation lasted just over 30 minutes, and Mr A was on hold for roughly half of that time. The agent put Mr A on hold to escalate the matter, and to enter the details he'd provided. Given the points Mr A had raised, I don't think the length of the call was excessive or that the agent asked Mr A unnecessary questions. I'm satisfied the agent was trying to get to the bottom of what happened, and asked Mr A questions to help resolve things for him. Although the call started to become unproductive, I don't think the agent provided Mr A with a poor service.

I've also considered Mr A's concern that the service he received on the phone meant he wasn't able to complete his balance transfer, and that he lost out as a result. During his discussion with the second agent, they asked what information Mr A needed and offered to answer his questions. Mr A said he only wanted to lodge the complaint and didn't want to discuss the balance transfer. I appreciate Mr A's priority at the time was making a complaint about the previous call – but I'm satisfied he was given the opportunity to ask questions and complete the balance transfer process. So, regardless of whether Mr A received a poor service, I don't think Halifax - or its agents - prevented him from arranging a balance transfer.

I understand this will come as a disappointment to Mr A, but based on the evidence available I'm not persuaded – on balance – that he received a poor level of service over the phone or that he was hung up on. Nor do I think the fact the balance transfer wasn't completed was due to Halifax's actions. So, I don't uphold the complaint, and I don't require Halifax to do anything further.

My final decision

My final decision is that I don't uphold Mr A's complaint about Bank of Scotland plc trading as Halifax.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 15 May 2025.

Stephen Billings
Ombudsman