

The complaint

Mr M has complained about how he was treated when he went to a Bank of Scotland Plc ("Halifax") branch to make a bank transfer.

What happened

Mr M attended a Halifax branch to make a bank transfer. Mr M says that the branch staff were rude, dismissive and unprofessional towards him. Mr M says he was incorrectly told by branch staff that Halifax is an internet bank and that he could not make a bank transfer in branch.

Unhappy with this Mr M called Halifax to arrange for the bank transfer to be made. Mr M also raised a complaint with Halifax during that call about his experience in branch.

Unfortunately, Halifax closed Mr M's complaint down in error. However, after Mr M contacted Halifax for an update on his complaint, his complaint was reopened and looked into by Halifax. Halifax issued its final response to the complaint on 14 January 2025.

In summary, Halifax upheld Mr M's complaint, apologised for the service that he received and arranged to pay £50 into Mr M's account due to the poor service he received.

Unhappy with Halifax's response to his complaint, Mr M referred his complaint to this service. One of our investigators assessed the complaint, but they didn't think that Halifax needed to do anything more in relation to this complaint.

As Mr M didn't accept the investigator's findings, the matter was referred for an ombudsman's 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.

Having reviewed everything, including listening to Mr M's initial call with this service, I think it's clear that things didn't go as they should've when Mr M attended the Halifax branch. But I think what Halifax has already done to put things right is fair. I will explain why that is.

Firstly, I note that Mr M is unhappy that after he complained to Halifax, it didn't investigate his complaint and instead closed his complaint down in error. Halifax only reopened the complaint and started to look into matters after Mr M chased Halifax for a response. Mr M says that he raised a second complaint about a different occurrence and says the same happened with that complaint too.

I'm sorry to hear about the difficulties Mr M has experienced in terms of Halifax's handling of his complaint(s). However, as the investigator explained, complaint handling is not, in itself, a regulated activity. Therefore, this service is unable to investigate matters related to how Halifax handled Mr M's complaint. As such, I am unable to address or make a finding on this

aspect of Mr M's complaint. This also means that I can't award compensation (even if I thought any was warranted) purely for any poor complaint handling by Halifax.

Turning now to the issue that Mr M has complained about, Mr M says that he attended a Halifax branch to set up a bank transfer. Mr M says that the staff were rude, dismissive and unprofessional. He says that he was told that Halifax is an "internet bank" and the staff refused to set up his bank transfer for him. This resulted in Mr M leaving the branch, and then setting the bank transfer up on the phone a short while later.

Conversely, Halifax says that Mr M is well known to the branch staff. It says that Mr M regularly goes into the branch. But the staff say he sometimes finds fault with something when he is in branch - whether that be he's unhappy with wait times or because an ATM may not be working. Halifax says that the increased wait times Mr M has experienced in branch is often due to staff supporting customers in the queue, and giving them advice on how to carry out banking activities e.g. by explaining how they can use online banking. Halifax says that Mr M has been signposted, a number of times, by branch staff, to explore alternative ways for Mr M to carry out his banking activities, given his dissatisfaction with the service he sometimes receives in branch. However, Halifax does acknowledge that its branch staff should've processed the bank transfer for Mr M when he'd attended branch for that reason.

So whilst I can't be sure what exactly was said, it does seem that the branch staff may've tried to persuade Mr M to use online banking, to reduce his reliance on using the branch – given his apparent dissatisfaction with the branch service. But Mr M says he doesn't use online banking, so I can understand why this suggestion won't have been of much use to him. But either way, the branch staff should've processed Mr M's bank transfer request whilst he was in branch. I think it's failure to do so was unreasonable and clearly caused Mr M inconvenience in a wasted trip to branch.

Halifax, in its response to Mr M's complaint has apologised for the service that Mr M received during his branch visit. It has also paid Mr M £50 for the distress and inconvenience Mr M experienced from the service he received whilst in branch that day.

Taking everything into account, I think the steps Halifax has taken to put things right was reasonable in the circumstances. It has apologised to Mr M and given feedback to the branch staff to avoid something similar occurring again. Mr M was clearly caused the inconvenience of a wasted trip to branch and he was left feeling that the staff were dismissive towards his request. But I'm also mindful that he was still able to make the bank transfer, over the phone, a short while after his branch visit. So, it seems the inconvenience caused to him was, fortunately, fairly limited. And so, I think £50 compensation is reasonable in the circumstances.

So taking everything into account, it's clear that things did not go as they should've. But I do think that Halifax has taken reasonable steps, when it responded to Mr M's complaint, to put things right for him. And so, whilst I can see that Mr M remains dissatisfied with matters, I don't think that Halifax needs to do anything further in relation to this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 June 2025.

Thomas White
Ombudsman