

## **The complaint**

Miss G complains that due to a system failure she was unable to access her account with Bank of Scotland plc trading as Halifax.

## **What happened**

Miss G complained to Halifax as she was unable to access her Halifax account online on 28 February 2025 as the system wasn't working. She said she had to borrow money from a neighbour to buy food for her children.

Halifax looked into the complaint and accepted that its online system was unavailable for two hours on the morning of 28 February 2025. It apologised for the inconvenience caused and offered Miss G £25 compensation.

It also explained that there are alternative banking methods available that Miss G could have used to undertake transactions on her account during the time online access was unavailable. For example: telephone banking, visiting a branch or post office, or using a debit card to make purchases. It also said Miss G successfully accessed her account later that day.

Miss G was unhappy with Halifax's offer and complained to this service. One of our investigators looked into what had happened. But she thought Halifax's offer of £25 was fair and reasonable. Miss G didn't agree as she thought Halifax should pay her £45. As the investigator didn't alter the outcome she had reached, Miss G asked for her complaint to be escalated. So, the complaint has been passed to me 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.

Having done so, I've come to the same conclusion as the investigator and for much the same reasons. I know Miss G will be disappointed, so I'll explain why.

All businesses experience technical problems with their online systems from time to time and this can result in customers not being provided with the service they expect. But that doesn't mean compensation is always warranted - we wouldn't award for things that aren't more serious than the normal nuisances of everyday life.

In this case, it isn't in dispute that Halifax's online system was unavailable on the morning of 28 February 2025 for two hours. Halifax apologised and offered Miss G £25 compensation in recognition of the inconvenience this caused her.

I've considered what Miss G has told us about the impact the system failure had on her – she had to borrow money from a neighbour to buy food for her children. But using online banking isn't the only way Miss G can access her account. Halifax has said she could have contacted its telephone banking team or visited a branch/local Post Office to complete any transactions she needed to do. And I consider these to be reasonable alternatives.

In any event, it seems Miss G was able to mitigate her situation to buy the food she needed as she's told us she borrowed some money from a neighbour. I appreciate that Miss G has also told us that the neighbour then went on to share this information with others in her neighbourhood causing her embarrassment. But I can't hold Halifax responsible for the actions of her neighbour.

It's clear to me that Miss G is unhappy about being unable to access her account. But the impact on Miss G was short-lived. Halifax resolved the online system issues within a few hours, other alternative ways of accessing her account were available to Miss G, and I've seen she was able to access her account on that same morning.

While I do understand Miss G's frustration, having carefully considered everything that happened – and our guidance on compensation awards, I find that the £25 compensation Halifax has offered is fair and reasonable.

### **My final decision**

My final decision is that Bank of Scotland plc trading as Halifax should pay Miss G £25 compensation – the amount it has offered – as this is fair and reasonable in all the circumstances of the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 4 June 2025.

Sandra Greene  
**Ombudsman**