

The complaint

Ms K complains that when visiting a branch of Bank of Scotland plc trading as Halifax, she was asked to wait to see a member of staff, had her name called out in public which represents a data breach, and didn't receive a call back from the branch manager as promised after she'd raised her concerns.

What happened

Ms K went to a branch of Halifax to withdraw funds and make enquiries about her account. The branch was busy and so she was asked her name and was asked to take a seat until a member of staff was available. Ms K was called by a member of staff but was unhappy that her disabilities hadn't been taken into consideration. She also felt that by having her name called out in the public banking space, her data privacy had been breached.

Ms K called Halifax's customer services to raise her concerns. During that call, the agent said the branch manager would call her back. Which they didn't. They also offered Ms K the option of wearing a badge so she could be identified as having a disability. Ms K declined this because she wanted to be treated normally. The agent raised a complaint because Ms K had shared concerns about the branch service with them.

Halifax sent a final response to Ms K's complaint. It said that calling a customer's name out was not a breach of their privacy but being polite and that whilst wait times are regrettable, sometimes they are unavoidable. It didn't uphold the complaint. Ms K remained unhappy and so approached this service where one of our investigators looked into the merits of the complaint.

Halifax approached this service prior to our formal investigation with an offer of £30 to resolve the complaint. Ms K declined this. Our investigator felt that an increased offer of £75 was required. Because Ms K had been promised a callback and it hadn't happened. Halifax accepted what the investigator said but Ms K didn't. She said this episode has impacted her greatly and she's no longer able to visit the branch. She asked for an ombudsman's decision and so it's 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.

I'm very sorry to hear of the impact this episode has had on Ms K. In reaching my decision, I've thought very carefully about Ms K's disabilities, the service she received and what Halifax might need to do to put things right.

The branch Ms K visited was busy and nobody was immediately available to see her. She was asked her name, and it was suggested she take a seat whilst waiting and she'd be called over when it was her turn to be served. Ms K was unhappy with this because it made her feel she was in a doctor's surgery not a bank branch. I'm sorry Ms K feels that way. But I think Halifax was trying to deal with the situation in a professional and courteous way. So, I don't think it did anything wrong by asking Ms K to wait.

When it was Ms K's turn, the member of staff called Ms K's name to come to the desk. Ms K feels this breached her data privacy. I don't think that was Halifax's intention and I don't think Ms K's data privacy was breached. To call a customer by name is common practice and a sign of courtesy. So again, I don't find Halifax did anything wrong.

Ms K says her disabilities weren't considered. I won't share in this decision what Ms K's disabilities are, but I don't think it would've necessarily been immediately obvious that Ms K was disabled. And so, Halifax may not have been aware that any adjustments may have been necessary. In any event, I don't think Ms K's disability would've meant that she didn't have to wait – that would be unfair on the other branch users. And Ms K was offered a seat whilst waiting. Halifax Customer Services offered Ms K the option of wearing a badge to highlight her disability. But she declined this because she wants to be treated normally. That being the case, I don't find that Ms K was treated unfairly because of her disability.

When Ms K called the Customer Services Team, she was told a branch manager would call her. Ms K shouldn't have been told that because it doesn't always happen. So, Ms K's expectations were wrongly raised. For this, I do find that Halifax has given poor service. But I don't think Halifax could've foreseen the impact this would have (not being able to visit the branch) and so I find that compensation of £75 is justified.

Putting things right

I've decided that Halifax did say the branch manager would call Ms K back after she'd raised her concerns with the Customer Service Team. But that didn't happen, and it upset Ms K. For that mistake, I find that Bank of Scotland Plc trading as Halifax should pay Ms K £75 for the trouble and upset it caused her.

My final decision

My final decision is that I uphold this complaint. I award Ms K £75 compensation for the trouble and upset caused and direct Bank of Scotland plc trading as Halifax to pay Ms K that compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 9 September 2025.

Stephen Farmer

Ombudsman