

The complaint

Mr B complains Bank of Scotland PLC trading as Halifax accepted wrong information from him when asking him to complete security and provided poor service when dealing with his complaint.

What happened

A summary of what happened is below.

Mr B needed to transfer some money to a relative urgently. However, when he tried, he couldn't access his banking app. He called the bank's telephone line for help due to the situation and the messages he was getting on the app, but the support lines were closed. In the end, he had to make alternative arrangements.

Shortly afterwards, he contacted Halifax about what had happened because the messages he'd received on the app weren't clear and/or were conflicting – Mr B felt he'd been put under unnecessary stress in having to make alternative arrangements and as a direct consequence of the service he'd received.

In a call to discuss his complaint, he found the complaints manager lacked empathy, interrupted him and positioned compensation in a way that he considered was unprofessional. Mr B was also alarmed that the manager had gone ahead with the call, despite him providing a wrong answer to one of the security questions. And he didn't like that they said they'd pay compensation in the account when he hadn't accepted.

Halifax investigated the complaint and didn't think it had made an error with the security verification. It was satisfied another question had been asked as a replacement, which Mr B had gone on to answer. It did, however, acknowledge that the member of staff could have handled the call better than she did. So, it apologised and confirmed the £75 which had been offered in the call was fair to reflect Mr B's experience.

Mr B didn't think the bank's response was satisfactory. He was upset it had decided to pay compensation without his agreement. He'd also tried discussing things with individuals in the complaints team but had found them unhelpful too, noting no call backs were made despite assurances.

Frustrated, he contacted us.

One of our investigators noted Mr B's complaint about access to his banking app and some of the connected service issues had already been considered by another investigator (under a separate reference) and this had been closed following a resolution. Therefore, she investigated what had happened in relation to the security questions. But having done so, she agreed with Halifax's analysis that there wasn't a mistake. She acknowledged calls between Mr B and the bank had become heated, but didn't think this warranted further action because our service couldn't reprimand the bank employees for their conduct.

Mr B didn't accept the outcome. He said there were other calls where he'd been asked

security questions, and the bank had made mistakes with the responses he'd given. He considered this a serious matter and felt the investigator should obtain the relevant call recordings. Finally, he reiterated his frustration that staff hadn't followed through in calling him back and didn't seem interested in listening and resolving things.

When the investigator didn't change her mind, the case was put forward for a decision in line with the second and final stage of our process.

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.

In line with our quick and informal service, I will address what I consider are the key issues to reach a fair resolution. This means I might not comment on everything, though I have read all as part of the review.

Mr B's other case was considered and closed taking account of compensation offered and paid by Halifax. Therefore, I make no finding on that, but some points are relevant for background purposes in determining this complaint.

I've listened to the call the investigator requested. However, I haven't found an error by the bank. The agent asked a further question as part of the verification. Mr B says there were other calls regarding answers to security questions. He's also raised several concerns with the way his complaint was handled, including failing to call him back, objectivity of staff, their attitude, and paying compensation without his agreement. I've thought about these points, but the calls and issues appear to be in the context of complaint handling, which on its own isn't an activity we cover, because it isn't a financial service under our rules. But even if this wasn't the case, I'm not going to ask the bank to do anymore, because presumably, Mr B knew whether the information he provided in answer to the questions was correct or not, and I can't see what problems this caused such that it warrants compensation, which is ultimately what I can award for. If Mr B feels there's been a data breach, he can contact the ICO.

Also, observing his dissatisfaction with the way the bank managed his complaint, I can see that he was still able to refer his concerns to our service for an independent review if he remained unhappy (one of which was upheld in his favour and resolved). Given everything, I haven't requested any further information as I'm not persuaded, it will lead to a different outcome. In the circumstances, I'm not going to ask Halifax to do anymore. I'm sorry to disappoint Mr B but this decision completes our review of this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 11 August 2025.

Sarita Taylor
Ombudsman