

The complaint

Mrs D complains on behalf of Mr D about the service she received from Bank of Scotland plc trading as Halifax with regard to having a power of attorney for Mr D.

What happened

Mrs D is unhappy with the service she's received from Halifax.

Mrs D says that for the last two years, each time she calls Halifax regarding a credit card account they dispute that she holds a Power of Attorney (POA) for Mr D. Mrs D says this has happened on numerous occasions and it has sometimes taken three hours for her query to be dealt with as she's been transferred repeatedly.

Mrs D also says that she's been blocked from accessing the account on several occasions.

Mrs D complained to Halifax.

Halifax upheld the complaint. It apologised for the inconvenience Mrs D had experienced regarding the POA and confirmed that she did hold POA and that there had been an error on its part. It said it had spoke to the POA team and a note had been left on the account to specify that there was a POA in place in favour of Mrs D. Halifax paid Mrs D compensation of £120.

Mrs D remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said that the compensation paid by Halifax for the poor service was fair and reasonable given the circumstances of the complaint.

Mrs D didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mrs D, but I agree with the investigators opinion. I'll explain why.

I can see that Mrs D raised a complaint on 2 March 2025. Her complaint points were:

- For the last two years she's held POA for her husband, but Halifax dispute this each time she calls
- In November 2024 she advised Halifax of a change of address, but this hasn't been actioned
- She's spent a long time on the phone to Halifax due to being transferred between different departments

- Mr D is unwell and the service she's received from Halifax is adding to a stressful situation

Halifax has acknowledged that it provided poor customer service to Mrs D. It says it was notified of a POA for Mr D in January 2023 but that it wasn't able to verify Mrs D when she called without the support of the POA team. As part of its final response to Mrs D's complaint, Halifax said it had added a further note to its system so that there won't be any issues validating Mrs D as POA when she calls in future.

I appreciate that this has been a frustrating experience for Mrs D and that it has caused her distress and inconvenience at an already difficult time. Halifax has apologised for its failings and has paid compensation of £120.

I've thought about whether Halifax has done enough to resolve this aspect of the complaint. Having considered everything, I'm satisfied that the compensation paid is fair and reasonable, and in line with what this service would award.

In relation to the part of Mrs D's complaint which relates to a change of address, Halifax told this service that it had no record of a request to update Mrs D's address in November 2024, so it hasn't been able to comment. However, it has confirmed that Mrs D's address has been updated following Mrs D's call dated 2 March 2025. In the absence of clear evidence that Halifax was asked to update Mrs D's address and failed to do so, I'm not persuaded that this aspect of the complaint warrants further compensation.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 12 August 2025.

Emma Davy
Ombudsman