

The complaint

Mr D complains that Bank of Scotland plc trading as Halifax send him email notifications when he makes a payment to his credit card. He's also unhappy with the service he received when he contacted Halifax to discuss this.

What happened

Mr D holds a credit card account with Halifax. He receives his monthly statements online.

Mr D is unhappy about a recent change which has led to him receiving emails containing information regarding his credit card. He's concerned that the emails aren't secure and that the notifications contain details about his account which could fall into the hands of potential fraudsters.

Mr D specifically complains that since 18 March 2025 whenever he makes a payment to his account, he has received an email confirming the transaction. He says he hasn't asked for this to happen, and that Halifax has told him that the emails can't be switched off.

Mr D called Halifax to raise a complaint about the emails, but the call was disconnected.

In its final response, Halifax said there was no opt out feature for credit card alerts. It said it understood Mr D's concerns but said that the security of customer data was its key priority and the email didn't disclose any full account information. Halifax apologised to Mr D for any inconvenience caused when he called and acknowledged that it could've handled the call better. It paid £50 compensation.

Mr D remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said there was no evidence that Halifax had made an error or treated Mr D unfairly.

Mr D didn't agree. He said his complaint was just about the email confirming that he'd made a payment but about other emails he'd started receiving which included his name, part of his credit card number and the amount of minimum payment required. He said there was no facility within the mobile banking app to receive the notifications in a different way.

Because Mr D didn't agree 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 Mr D, but I agree with the investigator's opinion. I'll explain why.

Halifax has explained that it has recently introduced new alert features for credit cards, to make customers aware of any information changes on their account as quickly as possible. It has said that appropriate risk assessments were carried out in order to comply with the

relevant regulations and to ensure that it was operating within the terms and conditions of the account.

I've reviewed the terms and conditions of the account. These state (at B11 "Contacting each other and electronic communications") that Halifax can send messages to customers to tell them about activities on their account using the most recent contact details they hold for the customer.

Mr D agreed to the terms and conditions when he opened the account. Because the terms and conditions allow Halifax to send electronic communications about customer accounts, no prior notification was required when the payment received emails were introduced. This is also true of the more recent "minimum payment due" emails that Mr D has complained about.

I appreciate that Mr D doesn't want to receive these notifications. However, Halifax has stated that there isn't a facility to switch the notifications off. This service can't require Halifax to switch the notifications off or change its processes. We can only look at whether Halifax has acted in line with the terms and conditions and applied its processes fairly. In this case, I haven't found any evidence to suggest that Halifax has made an error or treated Mr D differently to any other customer.

For the reasons I've explained I'm unable to uphold the complaint.

My final decision

Your text here

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

Emma Davy
Ombudsman