

The complaint

Mr C complains that Bank of Scotland plc trading as Halifax did not pay him reward payments he was eligible to receive as part of his Reward current account.

What happened

Mr C held a Reward current account. Providing certain conditions were met in a calendar month, Halifax would pay a £2 reward payment the following calendar month.

Mr C says Halifax did not pay the £2 reward payment for his January 2019 transactions. He complained to the bank on 25 November 2024, wanting the bank to pay the missing £2 reward plus interest. He also felt Halifax should pay compensation for the distress and inconvenience he'd been caused.

Halifax issued its final response on 26 November 2024. The bank recognised he'd met some of the qualifying criteria, but highlighted he was required to pay out at least two different direct debits each month and did not do so in January 2019.

In response, Mr C contacted Halifax to follow up on a reward payment in relation to transactions made in 2020. Halifax issued a further response, explaining that Mr C didn't meet the criteria in 2020 either as the two direct debit payments that were made were not from different mandates. It explained it had paid a £2 payment in error in June 2020. It reviewed Mr C's account to ensure that he'd received all the reward payments he was eligible to receive from June 2020 onwards.

Mr C referred the complaint to us. One of our Investigators looked into the matter, but didn't recommend that it should be upheld. She said the bank had applied its eligibility criteria correctly, so she couldn't fairly ask it to make the payment to him or offer any compensation. She noted that Halifax wasn't looking to reclaim the £2 mistakenly paid in June 2020.

Mr C didn't agree. He said the outcome was incorrect and he did qualify for the reward payments because two different direct debits had been paid from the account. He wanted to see all of the evidence the bank had provided to us. Our Investigator provided Mr C with a copy of the terms and conditions of his account and referred to his account statements.

As no agreement could be reached, the complaint has been referred to me.

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'm sorry to have to disappoint Mr C, but I do not consider Halifax has made a mistake.

I've looked carefully at the terms and conditions that were in place in January 2019 as they explain the criteria that Mr C needed to meet in order to receive the £2 reward payment. To qualify, an account holder needed to pay in £750 or more into their account, not go

overdrawn on any day during the month and have a minimum of two different direct debit instructions paid from the account.

Mr C's bank statements show that two payments were made by direct debit from his account in January 2019, one on 22 January and one on 29 January. But both direct debits went to the same company. The bank's records show that Mr C only had one direct debit mandate set up on his account at this time. This means there was only one authority in place allowing a company to collect direct debit payments from Mr C's account. Although multiple payments were made from the same instruction, this didn't meet the criteria as it was not two different direct debit instructions. As Mr C had fewer than two different direct debit instructions paid from his account in January 2019, he didn't qualify to receive a reward payment in February 2019.

I am sorry to disappoint Mr C. It's clear that his intention was to comply with the terms of the promotion. But I can't fairly say that Halifax must pay him a reward that he did not qualify to receive, nor can I say the bank must pay him any compensation when it has not made any error.

Mr C said he reserved the right to submit further representations upon receipt of all of the evidence. Our Investigator outlined the evidence she had relied upon to Mr C, highlighting key information he would have already seen and was aware of, such as the terms and conditions, his transactions, and his account statements. I am satisfied that Mr C has had the opportunity to provide his side of the matter. I am also satisfied that I can fairly decide this complaint with the information that I have, in line with my statutory function to resolve cases quickly and informally.

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 C to accept or reject my decision before 2 September 2025.

Claire Marsh
Ombudsman