

The complaint

Mr L complains that he was unable to see the balance of his account held with Bank of Scotland plc trading as Halifax on his mobile banking app. He wanted to check the balance of his account before using his card but was unable to do so.

What happened

Mr L holds an account with Halifax. In April 2025 Mr L went onto his mobile banking app to check his balance but was unable to do so as the balance was showing as “N/A”. Mr L was reluctant to use his card as he wasn’t sure how much was in his account.

Mr L contacted Halifax but found the advisor to be unhelpful. He registered a complaint.

Halifax didn’t uphold the complaint. In its final response Halifax said there had been a system issue between the mobile app, the website and the main banking system which meant that the account balance and account payments weren’t visible on 29 April 2025. Halifax acknowledged that this issue had occurred previously in March 2025, and that Mr L had been awarded compensation on that occasion, but it said it wouldn’t compensate him further.

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

Our investigator didn’t uphold the complaint. He said that whilst it wasn’t in dispute that Mr L being unable to see his balance on the mobile app would’ve caused him some inconvenience, there were other ways in which Mr L could’ve checked the balance. The investigator said he didn’t think compensation was warranted and that the apology from Halifax was sufficient to resolve the complaint.

Mr L 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 Mr L, but I agree with the investigator’s opinion. I’ll explain why.

Halifax has acknowledged that the mobile banking app wasn’t displaying the account balance on 29 April 2025. It has also acknowledged that the same issue occurred previously in March 2025.

I understand that this must’ve been a frustrating experience for Mr L. He’s explained that he wasn’t able to access his account via a desktop as he only had his mobile device with him. He’s made the point that he was reluctant to use his card as he didn’t know the balance on his account.

I appreciate that the issue would’ve caused some inconvenience to Mr L. However, there were other ways in which Mr L could’ve checked the balance of his account, for instance, by

telephoning Halifax, by using the mobile messaging service or by going into a branch. There's no suggestion that the card wasn't working as a result of the system issue, so Mr L would've been able to use the card as normal to make purchases.

Halifax has confirmed that the issue was intermittent and that it was swiftly resolved. Mr L hasn't suffered any financial loss as a result of being unable to check his balance and the inconvenient – whilst understandably frustrating – was for a short time only.

I appreciate that Mr L experienced the same issue on a previous occasion and was awarded compensation of £30. I understand that to have the issue reoccur has caused Mr L inconvenience. However, system issues such as this do occur from time to time and from what I've seen, the bank have done everything they can to restore and maintain service reliability.

Taking all the circumstances of the complaint into account, I'm not persuaded that Halifax need to do anything further here. Whilst I agree that Mr L was caused some inconvenience whilst the app wasn't functioning as it should, the impact of the issue wasn't of a level where this service would look to award compensation.

Mr L has also raised some concerns about the way in which the agent handled his complaint. I've reviewed this and I can see that the agent suggested to Mr L that there was an alternative way to view his balance. I appreciate that Mr L didn't want to view his balance in this way, but I don't agree that the agent was wrong to suggest this option. I can see that there was some confusion regarding the complaint reference number allocated to Mr L's complaint, but this was resolved within a short time and the final response was issued within the required timeframe.

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 L to accept or reject my decision before 4 September 2025.

Emma Davy
Ombudsman