

The complaint

Dr P complains that Bank of Scotland plc trading as Halifax ("Halifax") is sending her communications saying her credit card payment is overdue when it isn't.

What happened

Dr P has had a credit card with Halifax for a number of years. More recently, she's been receiving notifications that payment is overdue when they're not.

In 2022 Dr P complained about this and Halifax responded saying the payment took longer to clear due to a bank holiday and so the email was automatically sent. They awarded £50 in compensation.

Dr P complained again in 2025. She shared details of her personal circumstances and said the emails are adding greatly to her stress and upset. She doesn't want financial compensation – she just wants Halifax to stop sending the emails.

Halifax responded in April 2025, rejecting the complaint. They said manual payments can take up to 48 hours to credit the account, and so the emails will be automatically sent out. They confirmed the payments have been received on time, however.

Dr P remained unhappy so referred her complaint to our Service. An Investigator here looked into things. They explained that because Dr P was making her payment so close to the due date, the emails were automatic, and Halifax hadn't made an error or treated Dr P unfairly. They told Dr P she could amend the way in which she receives the notifications if it's less disruptive than an email.

Dr P responded at length – I've included a summary of her response below. She feels that Halifax aren't acting in accordance with the Faster Payment Scheme, there was a lot of reference to the previous complaint and Halifax accepting an error was made previously but not in this instance, queries around whether the emails were essential, and she believes Halifax aren't acting in line with their own terms and conditions which say payments will be credited within two hours. Dr P has also shared a lot of information regarding her personal circumstances, and why the emails are causing her stress.

Because an agreement couldn't be reached, the complaint has been passed to me to decide.

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'd like to start by acknowledging it's very clear to me just how important this matter is for Dr P. She has set out her position in great detail and has provided lots of supporting information. I think it's important I explain that whilst I have read and considered all the

information provided by both parties, I've outlined my findings in considerably less detail. I don't mean any discourtesy by this, rather this reflects the informal nature of our service.

I'd also like to thank Dr P for being so open and honest with our Service about her personal circumstances and how the emails are affecting her. That being said, I need to evaluate whether I think Halifax have treated her unfairly in any way, and having reviewed everything available to me, I don't think they've done anything wrong here. I know this will come as a huge disappointment to Dr P, so I'll explain my reasoning below.

I will not be commenting on the earlier complaint as that wasn't referred to our Service in time, and therefore I don't think it's appropriate for me to refer to it in this final decision. I also don't think it's relevant to the crux of the complaint, which is that Dr P is unhappy to be receiving overdue payment emails which is causing her stress and upset at a time where she's already got a significant amount to deal with in a personal capacity.

I'll start by addressing Dr P's concerns around the Faster Payment Scheme. The terms and conditions around paying this way states that '*Payments usually reach the account immediately or within two hours although this is not guaranteed. We recommend customers send payments one working day in advance of the payment due date*'. I can't see anything to suggest that Halifax aren't acting in accordance with the Faster Payment Scheme rules as Dr P's payment is always received, and hasn't ever been recorded as 'late'. That means the payment is going through the system as intended.

The emails Dr P receives do say clearly, '*If you've already made a payment, please ignore this email*'. This suggests to me that the emails are automated if a payment isn't received by a certain point in the billing cycle and aren't actually tailored to the individual account and don't consider if payment has already been made. Dr P can stop these emails by making payment earlier, further away from the due date, or can choose to disregard the email as it suggests if payment has been made.

I appreciate Dr P says receiving them is stressful for her, but Halifax have said these emails are essential, to help people stay on track with making their repayments, but they can remove Dr P's email address from their system if she'd find that helpful. I agree with Halifax that the reminder emails are essential, because the potential consequences of missing a payment can cause damage to a customer's credit file and prevent them from accessing credit in future. I'd encourage Dr P to reach out to Halifax to have her email address removed if she'd find that useful.

I'm sorry that Dr P has been caused stress and upset by the emails, but I can't say Halifax have treated her unfairly or done anything wrong, so I won't be asking them to take any further steps. I know this is likely to disappoint Dr P, but she can reach out to Halifax to have her email address removed from their records to prevent further emails being received if she wishes.

My final decision

It's my final decision that Bank of Scotland plc trading as Halifax didn't treat Dr P unfairly in the circumstances of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Dr P to accept or reject my decision before 25 November 2025.

Meg Raymond
Ombudsman

