

The complaint

Mr B is unhappy with Bank of Scotland plc trading as Halifax. Mr B is unhappy about issues around a Cash ISA. He said he couldn't get online to deal with the account and when he rang, he was waiting for the call to be picked up for over 20 minutes and still didn't get an answer.

What happened

Mr B said he was thinking about changing to another bank as he's unhappy with the service. He said he wants to use a bank that doesn't make it so hard to log on to online accounts and one that answers the phone.

Mr B said to resolve issues like this Halifax needs to speak to its customers. Mr B said instead he just got an email from Halifax. Mr B said this didn't meet his expectations. Mr B felt his overall experience had been extremely frustrating and he was looking for a fair and reasonable response from Halifax.

Halifax said it's high standard of service fell short on this occasion. It apologised for the delays and frustration caused. It said on the day Mr B called the number of calls it received were beyond its expectations and this extended call waiting times. Regarding the internet access it said Mr B had tried to access on 17 August and 25 November 2024. Halifax said he entered an incorrect password over the two dates and *"after five unsuccessful attempts, the system automatically revokes your access, requiring you to reset your details. You successfully completed this reset on December 2, when you called us for assistance."*

Halifax noted Mr B wanted to complain about an ISA, but it said he didn't have one. Instead, it said he had a Kids Saver and a Kids Monthly Saver. Halifax said it hadn't made any errors here with the online banking.

Mr B remained unhappy with this and brought his complaint to this service.

Our investigator didn't uphold the complaint. He noted from Halifax details that Mr B had two usernames and one of these included an extra digit and was inactive which led to some confusion. He noted these issues had now been resolved. Our investigator accepted Halifax had apologised for the call waiting time. Our investigator concluded Mr B should inform Halifax of his conditions he mentioned to this service so ongoing Halifax can make reasonable adjustments. He didn't think Halifax had made any errors so didn't ask it to take any further action.

Mr B didn't accept this. He asked for his complaint to be passed to an ombudsman for a final decision.

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.

Halifax did apologise and accepted it hadn't provided the service standards it would have liked to. And it explained why the call waiting time took longer than usual.

Halifax was clear that it was the five incorrect password attempts by Mr B over the two separate dates that led to the system revoking his access. It said this was what led to Mr B not being able to use the system. It confirmed that after a call had cut off on 25 November Mr B had a further discussion with Halifax on 2 December 2025, and he was successfully able to complete a system reset and access the accounts online again.

I don't think I've seen any evidence that suggests the issues surround a Cash ISA. The details provided by Halifax do suggest the accounts were both children's accounts. Halifax said a help to buy ISA had been closed back in 2019.

Halifax maintained it hadn't made any errors. It said it acknowledged and apologised for the excessive wait time on his phone call and any inconvenience this caused.

Mr B said he wasn't happy and that he wanted a fair and reasonable response from Halifax. Having reviewed all of the details of this case I think it has provided one. It explained the circumstances of the phone call and the difficulties Mr B had with the online log in. It confirmed the types of accounts held and why there may have been confusion for Mr B regarding his different log ins. It said it hadn't made any mistakes and based on the evidence I think that's reasonable.

And I think our investigator made a fair point when he suggested Mr B advise Halifax of his condition so that it can ensure it makes reasonable adjustments in the future.

My final decision

I don't uphold this complaint.

I make no award against Bank of Scotland plc trading as Halifax.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 November 2025.

John Quinlan
Ombudsman