

## **The complaint**

Ms P complains Bank of Scotland plc trading as Halifax didn't send her paper statements she required on two occasions. She also complains about the service she received from Halifax when she raised these issues.

## **What happened**

Ms P explained she didn't receive her Halifax bank statement for February 2025. She described how she requires her statements to be sent out in a logical order on the same date each month to help her manage her finances. Ms P explained this sadly had a significant impact on her due to her vulnerabilities.

Ms P also complains about the service she received from Halifax when she contacted it about her statement. She explained Halifax sent her text messages twice to say it would call her, but didn't. She said when she spoke with Halifax, it told her on one occasion the missing statement would be posted out, but this didn't happen. She complained Halifax told her, during a further phone conversation, her complaint would be acknowledged within 15 days, when Halifax policy is four days. She also complained about the general attitude of the advisers when she spoke with them, describing them as not having any empathy.

Ms P said she wanted a letter of apology about one particular phone call where the adviser had spoken rudely to her and provided her with incorrect information. She detailed how this call left her feeling and said she didn't think Halifax had taken her vulnerabilities into account when it spoke with her, even though the adviser would have seen she had vulnerabilities when they looked at her profile on their system.

Halifax wrote a final response letter to Ms P in April 2025. It paid Ms P a total of £80 compensation for the upset these issues had caused her. Halifax also apologised for the poor customer service and said it would use Ms P's feedback to improve its service.

Halifax confirmed Ms P now had her February and March statements and explained Ms P could expect her future monthly statements from the date she had previously had them.

Halifax confirmed the call from late April is not available but provided a recording of the call where Ms P raised her complaint and accepted the initial £30 compensation.

Our investigator didn't think Halifax needed to take any further action. They explained they didn't think Halifax had acted unfairly or unreasonably in remedying the situation as it had.

Ms P remains of the view the final response wasn't sufficient, and she wants a personal apology to resolve her complaint.

As Ms P rejected our investigator's recommendation, her complaint has been passed to me to make 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.

I appreciate how strongly Ms P feels about her complaint, I was very sorry to read about the upset and distress these issues have caused her.

Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

It may be helpful if I first explain the limitations of our service's remit. Our service doesn't have the power to fine companies or ask for the business to discipline employees. We can only consider whether the customer was treated fairly and reasonably in the circumstances of the case in hand.

Where we find a business has done something wrong, we aim as far as possible to put the consumer back in the position they would have been in had the error not occurred.

With regards to the statement dates, I am pleased to see Halifax has already rectified this and provided the statements Ms P requested, albeit there appears to have been more inconvenience than there ought to have been. I can see Ms P had to contact Halifax more than once. I appreciate this caused some inconvenience and distress to Ms P and I was sorry to read about the upset this caused her.

Ms P has recently said she doesn't require further compensation to resolve this issue for her. Her more recent correspondence, following our investigator's recommendation, has focused on the customer service she received during a telephone call to Halifax in April.

I have made further enquiries with Halifax regarding this call. Unfortunately, despite these enquiries, the only call provided to our service is from when Ms P raised a complaint about her statements and agreed a £30 payment recognising the distress and inconvenience she had been caused.

I have carefully considered this call in full, I can see the adviser spoke courteously throughout and agreed to arrange for Ms P's statement date to be 16<sup>th</sup> of the month going forward. Ms B accepted a payment of £30 for the inconvenience caused by the statement date changing and agreed the matter had been resolved to her satisfaction during the call. The call ended amiably with Ms P expressing she was pleased to have been offered the £30.

It is unfortunate Halifax doesn't have a recording of the call I believe Ms B is complaining about. This appears to be a further call when she didn't receive the copy statement as she should have. I have examined the contact notes provided by Halifax but there is little detail to base any opinion on.

I trust Ms P will appreciate where we have a lack of evidence, we often can't say, with any certainty, what happened. It can be hard in such circumstances to uphold one parties position over the others on specific points, such as being provided with incorrect information about the complaints process. I would need a persuasive reason to prefer one parties' account over the others. Having said that, I must also weigh up whether it is fair to Ms P to give Halifax the benefit of the doubt because of the evidence not being available.

Having considered the evidence I do have, which includes Ms P's version of events, I am reasonably persuaded Ms P did suffer some poor customer service during this call due to the detail, consistency and strength of her argument. It is also clear to me Ms P has suffered some distress because of this contact and I have no reason to doubt the genuine distress and upset she has described. I am also mindful Halifax has recognised it could have provided better service in its final response letter. However, I hope Ms P appreciates there is no prospect of me examining in any details the call she has complained about and provide a view on the specific allegations she has made.

Taking all this into account, I am satisfied on balance Ms P did receive poor service from Halifax.

I now need to consider what the business needs to do, if anything, to put this situation right.

As I have mentioned, Ms P has said she doesn't want further compensation, so I will not consider this part further. It seems the only outstanding matter in terms of a resolution is that Ms P has said she wants a personal letter of apology from either the person she spoke with or their manager.

I can see Halifax said sorry in its final response letter, which I quote; *'I'm sorry to hear that your experience with us wasn't up to the mark. We always strive to provide excellent service, and it's never our intention to cause any inconvenience.'*

I can also see our investigator approached Halifax to ask whether it would consider writing a further personal letter of apology in June. Halifax responded explaining it was satisfied it had apologised in its final response letter, as quoted above.

I can see why Ms P isn't satisfied with the apology. I accept the language used could have sought to reflect her distress better, and that the apology wasn't from the individual or personalised. But ultimately, Halifax has apologised in writing already and I am satisfied this is in line with what our service would expect here. Having considered both parties correspondence regarding this point, I am persuaded Halifax has done enough on balance.

For that reason, I do not intend to ask Halifax to issue further correspondence and am satisfied it has acted fairly having considered the full circumstances. Although not in dispute, I am also satisfied the compensation already paid is inline with what our service would expect in the circumstances.

Once again, I was very sorry to hear about how much this affected Ms P. I would like to reassure Ms P I have carefully considered her complaint. Although I am not asking Halifax to do anything more, this in no way should detract from what I have no doubt was a difficult time for her.

### **My final decision**

For the reasons I have given, I do not require Halifax to take any further action and do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 30 October 2025.

Gareth Jones  
**Ombudsman**