

The complaint

Mr M is unhappy with Bank of Scotland plc trading as Halifax. Halifax sent Mr M a warning letter about inappropriate behaviour following a call with a staff member. Mr M disagrees his behaviour was inappropriate and is unhappy the letter wasn't signed by the person who sent it.

What happened

Mr M called Halifax after receiving a request to update his memorable information. Later Halifax wrote to Mr M to warn him about his behaviour on the call which it deemed inappropriate.

Mr M doesn't think his behaviour was inappropriate and he thinks the letter should have been signed by the person responsible for sending it.

Halifax said it listened to the call and decided Mr M's tone and language were inappropriate, so it was satisfied it was fair to send the warning letter. Halifax said its warning letters are not technically sent by individuals. Instead, after the call is reviewed, the letter is sent automated from their central system which is why they're unsigned.

When Mr M first complained to Halifax, it closed the complaint afterwards and issued another letter to Mr M saying the complaint was resolved. Mr M had to call Halifax several times to have the complaint reopened and investigated.

Halifax didn't uphold the complaint about the warning letter, but it did award £50 for closing the complaint prematurely. Mr M didn't accept this and brought his complaint to our service.

Our investigator didn't uphold the complaint. He listened to the call and said Halifax's decision to issue the warning letter was fair. And he didn't think it'd done something wrong in not signing the letter. But he felt £50 was fair compensation for closing the complaint early.

Mr M didn't accept this and 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.

Mr M said Halifax's adviser interrupted him on the call which annoyed him, but he doesn't think his language was derogatory. Mr M said it was wrong of Halifax to send an unsigned warning letter. Mr M said Halifax should train its staff to listen and not shout at customers.

I understand Mr M says the adviser spoke too much and interrupted him. Having listened to the call, I think the adviser acted fairly. I accept Mr M doesn't see it that way, but I thought the adviser tried to handle things reasonably.

Overall, I don't think Halifax did something wrong in sending Mr M the letter.

I find Halifax's explanation about the letter being sent automatically to be reasonable. I don't think there's an obligation on Halifax to send letters from a named person. So, I don't think Halifax did something wrong in sending the letter unsigned.

I've listened to the call where the complaint is raised. I can understand why the staff member closed the complaint after Mr M said they could leave it because they can't help. However, Mr M also asked for the complaint to be registered. So, I think the staff member should have clearly confirmed whether Mr M deemed the complaint to be resolved. Rather than assuming it was resolved.

Mr M made more calls to have the complaint reopened. I think the £50 Halifax paid in compensation is reasonable to address the frustration and inconvenience caused to Mr M by closing the complaint prematurely which led to Mr M having to call again to get it reopened.

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 M to accept or reject my decision before 31 October 2025.

Gordon Candlish
Ombudsman