

The complaint

Mr A is unhappy with Bank of Scotland trading as Halifax. He visited a branch to transfer money to an account abroad. Mr A said branch staff didn't provide the service in a timely manner which meant the transfer was delayed beyond 3pm meaning the transfer couldn't be done that evening to reach the bank abroad.

What happened

Mr A said a branch adviser made a facial expression at the adviser who was helping him with his transfer and suddenly his adviser told him she couldn't deal with his transfer request. Mr A said she left the room, and he had to go back to the reception area to get someone to deal with his request.

He said he was left shocked due to not being dealt with properly, professionally and courteously. He said the adviser had suddenly changed and became rude and arrogant towards him. He said she claimed it was because he didn't have the beneficiary's bank address in full. Mr A said what he had was the mobile banking address for the beneficiary.

Mr A said he waited quietly and patiently in the reception area for someone to help him. Mr A said the adviser who had been in the room with him shouted at him to go to reception for help. Mr A said he felt obliged to hand over his smart phone even though he wasn't told why. He said after a few minutes he mentioned his previous Halifax experience when his account was blocked.

Mr A said the branch manager was very rude to him and loudly questioned why he hadn't told her this before. He said the branch manager passed him on to another adviser and said she didn't have the time.

After this Mr A said his request was dealt with but Halifax had successfully and cleverly managed to stall him to make sure time had passed 3pm so the money couldn't be transferred abroad until the next day. Mr A said, *"Halifax bank's staff deliberately, persistently, knowingly, intentionally, aggressively, arrogantly, sarcastically, maliciously and cleverly using all their stalling tactics, misconduct and gross negligence caused me enormous amount of distress and inconvenience."* He said the night after this he had to take the full range of his sleeping tablets so he could sleep due to the treatment he had faced. He said they ignored his obvious health and disability issues.

Mr A said he felt discriminated against. He hasn't been back to that branch again. He wants:

- A written apology
- Restrictions lifted on his current reward account and his credit card.
- Compensation.

Halifax offered Mr A £20 as a goodwill gesture and paid it into his account. But it said the delay in getting the payment made was due to Mr A wishing to check the beneficiary details several times. Halifax said branch staff *"weren't able to wait whilst you repeatedly checked this information as there were other customers needing served. You were advised someone*

would come to you when they were available.” Halifax said there were no issues with staff behaviour.

Halifax said if Mr A had explained about the previous issues with international payments from his mobile phone prior to branch staff attempting to use this method Halifax wouldn't have attempted to make the payment that way.

Halifax said there wasn't another colleague immediately available for final approval at the time as other customers were being served. But it concluded by saying how disappointed it was that Mr A was interrupting advisers while they were serving other customers. It said if Mr A's behaviour continued like this it would need to review his banking relationship with Halifax.

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

Our investigator didn't uphold the complaint. She said the money was transferred by Mr A the following day from a different account. She said the payment didn't go through due to insufficient funds and a message was sent to Mr A to confirm this. She said based on the evidence and considering what she felt was most likely she wasn't able to uphold the complaint.

Mr A 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 A said he was sending the money to a family member and the stalling tactics by Halifax meant the payment was delayed by a day leading to penalties for the recipient as they missed a deadline to pay a bill.

He maintained that Halifax staff had done this deliberately.

The details from Halifax only dealt with the complaint and Mr A's claim for compensation.

There was no discussion around restrictions on his current account or his credit card. I don't know if these points were raised as part of the original complaint. But as these issues haven't been dealt with, I can't make any findings on them here. These will need to be put before Halifax for a resolution before they can be considered by this service.

Halifax continued that there were no issues with staff behaviour. It said the *“The delay in processing Mr A's international payment was due to his repeated checks of the beneficiary details, which required the Branch Managers approval and the involvement of another colleague.”* Halifax said Mr A checked the payment details approximately five times, but *“could not remain with him continuously as they had other customers to serve. Colleagues did not stall; the customer was informed that assistance would be provided when available.”*

Halifax said it paid the £20 goodwill gesture, and it had apologised that he was unhappy with the service. But stated staff were not rude, but doing their everything to assist Mr A *“as best they could”* in the circumstances.

Halifax did agree that payment wasn't confirmed until after the 3pm cut off for international money transfers. But it said on the following day *“Mr A has then transferred the funds out of*

his account on the 06 September 2024 and the payment could not be processed by our Backoffice international payments team and a text message was sent to Mr A to advise him of this."

Halifax explained "The BM attempted to assist Mr A with completing the international money transfer (IMT) on the mobile banking app. When a customer performs an IMT via online banking, it suspends the IBC. Mr A visited the branch to complete the IMT to avoid this issue. It was only after the branch manager had inputted the details that Mr A mentioned he had previously spoken to the fraud department and did not want the transaction to be suspended. Mr A could have informed the branch manager of this at the outset to avoid wasting time. To complete an IMT on the branch system, the transaction requires branch manager approval. The branch manager cannot approve an IMT they initiate; a colleague must handle the transaction, which the branch manager then approves. However, there was no colleague immediately available as they were serving other customers. Despite this, the branch still processed Mr A's IMT request and did not stall."

The branch manager informed Halifax complaint manager they were aware of Mr A's behaviour from working in another branch where he had been abusive to staff. And on this recent occasion Mr A was interrupting staff and attempting to disrupt colleagues in meeting rooms. Halifax said staff were made to feel uncomfortable by Mr A's behaviour.

There's an acceptance that the transfer payment took longer than it should have done to go through. But the parties completely dispute the reasons for that delay. There's no clear evidence from the parties that would allow me to uphold this complaint. It's purely the word of Mr A against that of the branch staff. But what I did note from the transfer was that even when it did go through the next day it had to be referred back to Mr A as there was still a problem. So, I can't find that Halifax delayed or stalled the payment as Mr A suggests as when he arranged it the next day it still didn't complete.

Mr A said he thought the branch CCTV footage would help, but as our investigator pointed out this wouldn't have audio, and as the usual time frames for requesting it had passed it's not available. I don't know if it would have helped but I find myself in a position where there is a lack of evidence to support Mr A's accusations about the branch staff. I note our investigator did ask Mr A if he could provide any supporting evidence, but none was forthcoming.

I don't see any evidence that Mr A was discriminated against as a disabled person. There's no evidence of ill treatment or stalling tactics. Halifax has said in the circumstances it did all it could and I've no reason to think otherwise.

My final decision

I don't uphold this complaint.

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 8 October 2025.

John Quinlan
Ombudsman