

The complaint

Mr G complains on behalf of his daughter, Miss G that a member of branch staff for Bank of Scotland plc, trading as Halifax, treated him inappropriately, and discriminated against him because of his race when he visited to deposit cash into her account.

What happened

Mr G went to a branch of Halifax on 27 March 2025 to deposit cash into his children's account, which he said has always been very straightforward. But this day the cashier said he could not find the accounts and asked him to put the bank card in the machine and pin. Eventually the account was found, and Mr G deposited the cash.

Mr G said the cashier told him in future he should know the exact account the money was to be deposited into. An argument ensued as Mr G said he had never had any difficulty before, and the cashier should be able to find the account with the information he provided as this is their job. Mr G said the cashier was rude towards him and said he wouldn't serve him. Mr G told the cashier how dare he, 'shout at me because of the colour of my skin'.

Mr G said the branch manager intervened and he explained the incident and made a complaint. He said he told Halifax to refer to the CCTV, but instead the branch manager offered £30 without investigating. Mr G said he was shocked and asked Halifax to investigate properly. He said Halifax was just protecting its staff and hadn't apologised.

In its final response, Halifax said, 'we didn't get it right this time' and offered Mr G £100 for any distress or inconvenience caused. It said there was no CCTV or recording of what happened, but it understood that dealing with situations like this can be frustrating.

Mr G said Halifax is avoiding an investigation or checking CCTV and thinks it can get away with £100. He asked on what basis Halifax had said it had got it wrong. And if the cashier had acted inappropriately, he wanted an apology as no customer should be treated this way. As Mr G was unhappy with Halifax's response he referred a complaint to our service. Our Investigator didn't recommend it be upheld. He said Mr G felt discriminated against as he was asked to input his card and pin, but this is Halifax's process for identifying customers.

The investigator said that from the available evidence, he hadn't seen anything to suggest the staff member's actions were motivated by discrimination or prejudice. He said he recognised this was a distressing experience for Mr G, but he thought Halifax's apology and goodwill payment for its poor service was fair and reasonable in the circumstances.

Mr G wasn't satisfied and requested an ombudsman review his complaint. He hadn't said he felt discriminated when asked to use his card and pin, but said he hadn't gone through this previously. He said if Halifax 'cannot release CCTV footage then we are going nowhere with this'. Mr G said Halifax has apologised for not providing correct service, but he wants an apology from the cashier. He said he was not interested in Halifax's goodwill payment.

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 was sorry to learn that Mr G was upset by the service he received from a cashier at a Halifax branch. He felt that the cashier was rude, unhelpful, and behaved in a racist manner. And he thought the cashier's tone and conduct were inappropriate and disrespectful to him. Mr G expressed frustration that similar issues had occurred at other branches in the past.

Mr G said he did not deserve unacceptable behaviour from anyone. I agree, and it is very disappointing to read his version of what took place at the branch. He asks how Halifax concluded it had got it wrong when it hadn't investigated or apologised.

Halifax has clarified to us that its offer of compensation was on a goodwill basis because it could see that things had gone wrong during Mr G's visit. Halifax gathered colleague recollections of the incident and did not agree that its staff were racially abusing or being abusive to Mr G. It said its staff are trained to deal with customers without discrimination and said it would never tolerate such behaviour as has been alleged by Mr G. Halifax concluded that there had been a misunderstanding during the visit.

Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities. I can understand why Mr G wanted Halifax to review CCTV footage of the incident to verify what happened. It's very difficult to make a finding on something which happened face-to-face especially when the accounts of both parties differ. And so I share Mr G's frustration that this is not available.

I've read the accounts of the incident from Mr G and the cashier. Although they disagree about the intention of what was said and who initiated the dispute, it's clear that their conversation was very contentious. Notwithstanding this, it's not clear to me from either recollections why Mr G views this disagreeable exchange in racial terms. I'm not sure Mr G had reasons to be confident as to what the cashier was thinking about his race.

The cashier requested that Mr G use his card and pin to identify his daughter's account. I take Mr G's point that he has not had to use his card and pin on previous visits, but as the investigator has pointed out, this is Halifax's normal process for account identification, and it is in line with the practice of other banks.

In the absence of independent evidence of what took place, I do not think I can either support or refute Mr G's account. We would need evidence to support the allegation of unfair and racist behaviour on the part of the cashier as I have to find that Halifax got something wrong to uphold the complaint. To be clear, I am not saying what Mr G said did not happen, I am saying I can't, on the balance of probabilities, say what happened with any certainty from the evidence I have seen.

Halifax has apologised for what happened and acknowledged to Mr G that the overall situation could have been handled better and paid fair compensation. And I have found that the cashier followed Halifax's set procedure for the identification of Mr G's daughter's account. It follows that I am unable to uphold Mr G's complaint.

Halifax does not hold a record of any previous incidents/complaints from Mr G about the service provided in its branches and so that is not something I can consider.

Our service investigates the merits of complaints on an individual basis and that is what I've done here. I think it's important to explain that my decision is final. I realise that Mr G will be disappointed by this outcome, but I think he will appreciate the reasons why it had to be this way.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 17 November 2025.

Andrew Fraser
Ombudsman