

The complaint

Mr B complains Bank of Scotland plc trading as Halifax didn't remove a third party from his account when he asked it to do so resulting in his personal information being shared.

What happened

Mr B has an account with Halifax to which a third party had access with his consent.

In November 2024 Mr B asked Halifax to remove the third party's access.

In January 2025 Halifax told Mr B that the third party had been removed. Mr B subsequently discovered that Halifax – despite what it had said – carried on sharing details of some of his transactions. He complained to Halifax saying that he'd done a number of significant and sensitive transactions after having been told the third party had been removed meaning its sharing had caused huge problems and potentially opened him up to legal proceedings.

Halifax looked into Mr B's complaint, accepted that it had made an error and said that this error was fixed in the middle of March 2025. Halifax said that no information had been sent to the third party since then. In light of the serious consequences of its error, Halifax offered and paid Mr B £750 in compensation - £50 of which related to delay.

Mr B was unhappy with Halifax's response saying that he still hadn't had a proper explanation for what had gone wrong, that the compensation wasn't adequate and that he still might be subject to legal proceedings. He complained to our service.

One of our investigators looked into Mr B's complaint and said that they thought the compensation Halifax had offered and paid was fair and reasonable. In coming to that conclusion they took into account Halifax's offer to consider future financial impact in the event that Mr B is subject to legal proceedings. Mr B wasn't happy with our investigator's recommendation saying that Halifax could have prevented a huge amount of distress and inconvenience had it told him sooner that there had been a problem because he would have managed his account differently. He ultimately asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

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.

There's very little, if any, dispute here that Halifax got things wrong. Its error meant that a third party who Mr B has an ongoing relationship with received information about significant and sensitive transactions he carried out between January and March 2025. Everyone accepts that this has put a strain on Mr B and his relationship with his wider family and ex-wife – a relationship that would have been already under some strain. And there is the potential that this will lead to additional proceedings. I do, however, agree with our investigator, having taken everything Mr B has said very carefully into account, that the compensation Halifax has offered and paid and the offer to consider future financial impact in the event that Mr B is subject to legal proceedings amounts to fair resolution. For that reason, I agree that it wouldn't be appropriate to ask Halifax to do more than it has already done in relation to this complaint. That means – since I'm satisfied that Halifax has already paid Mr B £750 – that I can't uphold his complaint that he ought to receive additional compensation on top of what Halifax has already paid and offered.

My final decision

My final decision is that I'm not upholding Mr B's complaint for additional compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 November 2025.

Nicolas Atkinson
Ombudsman