

The complaint

Ms J complains Bank of Scotland plc (trading as Halifax) failed to carry out her instruction to add her husband to her account. She believes she's lost out as a result.

What happened

A summary is below.

Ms J held a savings and current account with the Bank of Scotland. She says that in 2023, she and her husband went to a branch, after arranging an appointment, to get him added to all accounts.

However, she later learned the bank hadn't added her husband to the savings account or told her that the account was still joint with her ex-husband. Bank of Scotland investigated but said it didn't have a record of an instruction to add her husband; however, it would like to offer £100 as a gesture of goodwill.

Dissatisfied, Ms J contacted us but one of our investigators didn't find any bank error either. When this happened, Ms J asked that her complaint be passed to an ombudsman, in line with our process. She expressed her dissatisfaction with how the bank had handled her accounts, maintaining an instruction had been given for the account.

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.

In line with our quick and informal service, I will address what I consider are the key issues to reach a fair resolution. This means I might not comment on everything, though I have read all the information as part of my review.

Ms J's husband was added to her current account, so I've no reason to think that if an instruction had been given for the savings account as well, that the bank wouldn't have contacted her to tell her that the account was already joint with someone else. Ms J has another complaint with us, which is the subject of a separate decision. Whilst I don't have the power to consider that, some of the facts are relevant for background purposes. In relation to the other complaint, Ms J believes that the savings account shouldn't have been joint with her ex-husband since 2015, because of instructions she'd given then. Weighing everything, I think it's more likely Ms J has assumed that an instruction to add her husband to her current account also covered the savings account, but this is not the same as saying the bank received an explicit instruction, failed to comply with it and contact her. I'm sorry, but all things considered, I simply don't have persuasive evidence to say that the bank made a mistake here.

In closing, I note £100 was offered to Ms J as a gesture of goodwill, which the Bank of Scotland says it's still willing to honour. Given my conclusions, I make no judgement on this, other than to say that should she wish to accept it, she should contact the bank direct.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 14 October 2025.

Sarita Taylor
Ombudsman