

## **The complaint**

Mr H complains that Bank of Scotland plc, trading as Halifax, has been unreasonable not to write off his debt on medical grounds and that they failed to acknowledge his representative's authority.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

In March 2025 Mr H asked Bank of Scotland to consider writing off his credit card debt as he was suffering from severe, chronic health conditions. Halifax considered the information Mr H sent in support of that application but rejected his request. They also considered concerns Mr H had raised with them that they had suggested authority wasn't in place for a representative to deal with matters on his behalf. They apologised for suggesting that was the case and confirmed the representative had authorisation.

Mr H referred his complaint to this service. He said Bank of Scotland's response on the medical write off lacked specificity and failed to address his health impacts in detail. And he said they'd failed to engage with his authorised representative. Our investigator didn't think Bank of Scotland had been unreasonable to decline to write off the debt and she thought they'd taken sufficient action to clarify the representative's authorisation. She didn't think they needed to take any further action.

Mr H disagreed, and he asked for a decision by an ombudsman.

## **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 very sorry to hear about the significant medical issues Mr H suffers from, and I know it will disappoint him, but I agree with the investigator's opinion and for broadly the same reasons. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've thought about whether Bank of Scotland has treated Mr H fairly and reasonably. Where a customer is experiencing financial difficulties (for whatever reason) this service would expect a lender to treat the customer positively and sympathetically. There are many different ways in which a lender can do this, including (for instance) suspending interest and charges, accepting reduced payments, or accepting nominal or no payments for a specified period. A lender might also consider a request to write off all or part of a balance on medical grounds. However, there's no obligation on a lender to do this.

I can see that Mr H requested a write off of his credit card debt on medical grounds. Bank of Scotland considered the request but declined it. Mr H is upset that they didn't provide their reasoning but there's no obligation on them to provide specific details of the reason for declining the request, as this is commercially sensitive information. I'm unable to require Bank of Scotland to provide further details although I can see they've provided some to this service and I'm persuaded they have adequately considered the medical evidence.

Mr H has said that he believes he should be treated as a vulnerable customer. I've reviewed the medical evidence that he's provided, and I can see that it's likely, as Mr H says, to severely impact his ability to maintain steady employment. I'm sorry to hear that he's going through such a difficult time. However, as I've said above, there's no obligation on Bank of Scotland to write off a debt on medical grounds.

Mr H has also explained that other lenders have been prepared to write off debts he has with them. Each lender will have their own criteria, and I can't say Bank of Scotland have been unreasonable to apply their own rules. They are not bound by the decision of other lenders.

Bank of Scotland made a mistake when they suggested Mr H's representative lacked authorisation. Mr H says that undermined his ability to resolve the dispute but as I don't think Bank of Scotland's approach to the write off request has been unreasonable, and as I can see that they quickly apologised and explained that the representative had the necessary authorisation, I think their actions were sufficient.

For the reasons I've explained above, I'm unable to say that Bank of Scotland has made an error or treated Mr H unfairly. I won't be asking it to do anything further.

I can see that Mr H is also unhappy that Bank of Scotland sent mail to the wrong address and in his old name. He says that's a breach of General Data Protection Regulation (GDPR). And he's explained that he's referred a complaint about that to the Information Commissioner's Office (ICO). The ICO regulates compliance to data protection laws in the UK. It has a number of powers including the power to order businesses to comply with data protection laws and to fine them. But, unlike us, it doesn't have the power to award compensation to consumers who've suffered financial loss or have been caused distress and inconvenience a financial business has handled their personal information. When Mr H complained to Bank of Scotland about that issue he explained that exposure of his personal financial information could have led to identity theft or fraud but I haven't found evidence that it did, and in those circumstances, I don't think an award of compensation is warranted.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 22 October 2025.

Phillip McMahon  
**Ombudsman**