

## **The complaint**

Ms F complains about the administration of her loan with Bank of Scotland plc trading as Halifax (“Halifax”).

## **What happened**

Ms F had a loan with Halifax. She’s complained about delays in applying over payments to her account and this causing her to be charged more interest, and delays in settling the account when she paid the settlement figure.

She also complained about not being able to contact Halifax by email, and issues with Halifax’s complaint process.

Halifax issued a final response letter (FRL) in May 2025, and a further FRL in June 2025. The first said they process any over payments to loans on working days only, and it can take two working days from when the payment was made to reach the loan. They said this was explained in the loan terms and conditions so they were satisfied she’d been treated fairly and wouldn’t be refunding any interest charged. They went on to say they couldn’t communicate by email as they don’t feel it’s a secure method, and apologised if this upset her, but confirmed there was nothing further they could do.

In the second FRL in June, they apologised for not answering all her concerns and paid her £40 by way of apology. They went on to answer her remaining concerns about when she had settled the loan, confirming the settlement had been received 24 May 2025, but as this was within five working days of her normal direct debit due on 27 May 2025, it was too late to stop that direct debit request to her bank account, but confirmed this direct debit was returned unpaid.

They said this had caused the loan to remain open, which was why she had still been able to see the loan as open with a balance remaining on her internet banking, but they had now closed the loan after final calculations. This letter was produced 10 June 2025.

Unhappy with this response, Ms F referred her complaint to our service. An investigator investigated it and gave their view that Halifax had done nothing further wrong, and their response to her complaint was fair. They also highlighted that we can’t look at Halifax’s complaint handling, as this isn’t a regulated activity, so we have no authority to consider it.

Ms F didn’t agree with this and asked for an Ombudsman to make a final decision. She believes Halifax have created supposed correspondence for her in her online accounts which wasn’t in fact sent to her, and some has been added with backdated dates on. She questioned anything that they say they had posted as she didn’t receive letters, and feels their practices are unethical at the least. The case has come to me 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.

Having done so, I agree with the investigator and don't think anything more needs to be done by Halifax. Ms F has raised numerous issues, and I make no apologies for the fact that I don't intend to answer them all. There have been considerable communications across this case already, so I also don't intend to repeat things she's already been told. Our service is designed to be a quick and informal resolution service and going through the intricate detail of different emails/messages/conversations isn't our purpose.

Alongside this, I feel that a lot of her concerns are not about things which have materially impacted her in this complaint, but are more general concerns about how Halifax operates, and these process issues are not within our remit to investigate or consider.

I can absolutely appreciate that she has lost trust in Halifax, but it's not my role to regulate them, or punish them. If some of their practices don't suit Ms F and how she wants to communicate or do her banking, then these are reasons she may choose to bank elsewhere, but that doesn't mean they are unfair or wrong.

My role is to look at situations where something has potentially gone wrong, and if I agree there is wrongdoing, to work out and instruct a business on how to put things right if required. Ms F wanted to settle her loan, and sent a settlement amount across to her loan account. With many banks, direct debits for regular payments are requested several days before the actual payment date and can't be stopped once that is done. That's what happened here; she sent the funds to settle the loan, and the request had already been sent for her normal monthly direct debit to her bank account.

This in turn caused it to take a few days longer for the account to be sorted and closed online. I've seen no evidence that this cost her any money/interest, so I can't say there has been any significant impact here. Fairly shortly afterwards, it was confirmed her loan was closed. Perhaps the process could have gone more smoothly, but I've seen no evidence that it had any negative impact on Ms F's finances in any way. I'm sorry if it confused her or upset her, but I don't think there was any wrongdoing by Halifax.

Ms F has complained about over payments she has made not being applied straight away, meaning she's been charged more interest, but they have been applied as per the terms and conditions of the loan, so I can't say this is unfair.

Ms F has said letters weren't posted to her, and were added later to her digital inbox, well after the dates they show. She believes they were added and backdated to invoke good practice. She also says she's asked for proof of postage and receipt to her for anything they claim to have posted.

Copies of letters posted may well have been added to her digital inbox after the date they were produced and posted, which seems good practice to me, to ensure she has a copy, particularly important as she says they weren't received in the post. I wouldn't expect a business to be able to prove items of post were received by a customer, as this would be both prohibitively expensive, and also cause difficulties when everything posted needed signing for to prove its receipt.

I come back to the same details above; she sent money to settle the loan on 24 May, on 27 May her normal direct debit payment triggered and delayed the closure of the loan, and the FRL issued on 10 June 2025 confirms the loan is all closed. Even if no further communications were received than this, I don't think this is a timeline which concerns me that Ms F has been poorly treated in the closing of her loan.

I come back to the same crux here. It feels like Ms F doesn't like how Halifax processes work. She feels they take too long to respond or action her requests, she has limited communication channels she can use, most of which don't suit her, and she doesn't like how they handle her complaints.

If I answer each of these in turn, I haven't seen any evidence that the time they've taken to action her requests has been unfair or hasn't met their terms and conditions, I am satisfied they have given her adequate communications channels for her to use to communicate with them based on the information I've seen, and I have no authority to comment on or consider their complaints handling process.

These are issues which a customer may consider when deciding who they want to bank with or borrow money from, but there is nothing inherently wrong or unfair in these practices. Perhaps Halifax could have dealt with her slightly better as an individual customer in addressing her individual preferences. But I'm not persuaded that Halifax have a legal or regulatory obligation to do anything different here to what they've done. As such, I won't be asking them to do anything further.

### **My final decision**

I am not upholding this complaint.

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

Paul Cronin  
**Ombudsman**