

## **The complaint**

Mr O complains that his wife received text notifications regarding his credit card account with Bank of Scotland plc trading as Halifax. He's also unhappy that he received text notifications relating to his wife's account.

## **What happened**

Mr O complains that his wife has been receiving text messages relating to his credit card account. He's also unhappy that he's been receiving text messages relating to his wife's personal bank account.

Mr O was also unhappy with the service he received when he called Halifax.

Mr O complained to Halifax. Halifax didn't uphold the complaint. It said it had investigated and had found that Mr O's wife's telephone number was added to his credit card account on 23 February 2025 via internet banking. Halifax said that it was unable to disclose any information regarding Mr O's wife's account for security purposes and she would need to raise this issue separately. In relation to service, Halifax said that when Mr O called on 17 June 2025 to make them aware of the issue he was asked to call back, because the agent he spoke to worked in an inbound contact centre and did not have the facility to make outbound calls.

Mr O remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. They said Halifax had provided records showing that the mobile number on Mr O's account was changed through online banking using his login details. They also said that the agent hadn't acted unfairly when they asked Mr O to call back at his convenience.

Mr O didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr O, but I agree with the investigator's opinion. I'll explain why.

I've reviewed the information provided by Halifax. This shows that on 23 February 2025 Mr O's phone number on his credit card account was changed via online banking. The records show that the changes were made via online banking at 12.17pm on 23 February 2025 with Mr O's log in details.

The records also show that when the change of phone number was requested, Halifax sent a text to the existing number on the account as a security measure to confirm the change. The text provided details of a number to call if the phone number hadn't been changed by Mr O.

I can see that when Mr O contacted Halifax about the issue, it changed his phone number back.

Based on the information I've seen, I'm unable to say that Halifax has made an error or breached data protection rules. The phone number was changed via online banking.

I appreciate that Mr O is also unhappy with the service he received when he called Halifax. I've listened to the call, which was ended early by Mr O due to work commitments. The agent asked Mr O to call back when it was convenient. Halifax has explained that the agent wasn't able to make outbound calls. I appreciate that this may have been frustrating for Mr O but on balance I don't think Halifax treated him unfairly or unreasonably by asking him to call back.

Mr O has also complained about messages he received regarding one of his wife's accounts. Halifax has explained that for data protection reasons it can't discuss this with Mr O and has explained that his wife would need to raise this directly. I don't think Halifax has made an error in the advice it has given Mr O about this.

For the reasons I've explained above I'm unable to uphold the complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 23 March 2026.

Emma Davy  
**Ombudsman**