

## **The complaint**

Mr P has complained about the Reward Extras benefit that was offered on his current account he holds with Bank of Scotland plc trading as Halifax. He's said Halifax withdrew the scheme without giving the notice that was required, and he'd lost out on £60 (12 months of £5 a month). He's also unhappy that Halifax didn't respond to his complaint within 8 weeks.

## **What happened**

In April 2025 Halifax wrote to Mr P to say that his current Reward Extra offer would end on 31 May 2025 and it listed the offers available. It said that if Mr P didn't sign up for a new offer, his current one would end on 31 May and he can add it back onto his account at any time. It said the offers available were 3 digital magazines, 1 cinema ticket or £5 a month.

Mr P's Rewards Extra offer expired on 31 May without him renewing it, and then Halifax made the decision to withdraw the Rewards Extra scheme from all its customers from 17 June.

On 20 June Mr P tried to renew but the benefits were no longer available. Mr P raised a complaint on 30 June 2025.

Mr P says Halifax sent him a text message on 21 August to say that as it had now been eight weeks since his complaint had been made he could refer his complaint to our service.

Halifax responded to the complaint on 2 September, acknowledging it had taken longer than it should to respond to the complaint and it apologised for the inconvenience caused whilst it looked into Mr P's concerns. It said, as a gesture of goodwill, it had paid £60 into his account (12 months of £5 a month). It said it was sorry he'd needed to complain and understood how frustrating it was. It said it had invited Mr P to renew his benefit on 24 April. It said it later made the decision that renewals after 17 June wouldn't be eligible for the £5 a month bonus incentive and Mr P hadn't tried to renew until 20 June. It said it had since sent a message to Mr P on 17 July to say it was replacing the benefits that were offered.

Mr P referred his complaint to our service on 4 September. Our Investigator said that Halifax's communication could have been better, and he understood Mr P's frustration. But as Halifax had already paid £60 to Mr P (the equivalent of 12 months of missing rewards) he didn't think it needed to do anything more. He explained that complaint handling isn't a regulated activity in its own right, and as he thought Halifax had already fairly resolved the complaint it had already done the right thing. He also said he couldn't tell Halifax to reinstate the scheme as withdrawing it was a commercial decision Halifax was entitled to make.

Mr P didn't agree and so the case was passed to me to decide.

## **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.

Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've not considered it but because I don't think I need to comment on it in order to reach the right outcome.

Any points I do comment on I won't be answering in as much detail as Mr P has given us. Again, no discourtesy is intended by that, this service is impartial between, and independent from, consumers and businesses. What this means is that we don't represent either party, and I don't act under either's instructions or take directions on how a complaint will be looked at. If I don't think I need to comment on a point in as much detail to reach the right outcome, then I won't do so.

Before I go any further, I think it is important to explain that we're not the regulator and it's not within my remit to tell a business what it should do in general terms, and it isn't my role to reprimand or sanction a business.

It is clear Mr P feels very strongly about this matter, but we look at each complaint individually and if we think a business has already done enough to put things right then we won't necessarily go into the details of what went wrong. We're not about recriminations and attributing blame, especially in cases where the business has already put things right. In this decision I'm deciding if there are any other things I think Halifax did wrong that it hasn't already put right, and what needs to be done – if anything – to put those things right.

Mr P has said he didn't request Halifax reinstate its Rewards Extras scheme and he understands Halifax is free to change its product features at any time. I thank Mr P for his clarification on that point and agree that isn't something he asked of Halifax.

Mr P said his complaint was that Halifax changed his account terms and conditions by withdrawing this scheme without giving him any notice, contrary to Halifax's own terms and conditions and banking regulations. He said he felt our Investigator had failed to understand the seriousness of the matter, it wasn't that Halifax failed to communicate well but that it failed in its legal obligations. He said his complaint was also that he was brushed off to our service after eight weeks of silence, and it was obvious Halifax couldn't be bothered. He said our service should take into account the distress caused by Halifax's actions both in handling the complaint and in its actions which led to the complaint. Mr P said he wanted Halifax to apologise and pay compensation for its errors.

As Mr P accepts that Halifax is entitled to change its product offerings I won't make any further comment on that point, other than to say I agree that Halifax was entitled to decide to no longer offer these Rewards Extras benefits.

I understand Mr P's points about the renewal letter he received, the lack of notice of the withdrawal of the Rewards Extras benefits, and the fact a letter about that was only sent to him after his complaint had been made.

If the April 2025 notification had said Mr P needed to renew before 17 June, or he received the July letter before that date, then I'm satisfied Mr P would have renewed in time and so would have received the 12 months of £5 a month. But he is already in that position as, in response to his complaint, Halifax has paid that £60 to him as a lump sum. So Mr P is already back in the position he would have been in had he been aware the Rewards Extras benefits were being removed.

I understand Mr P wants Halifax to apologise, but that isn't something I would order Halifax to do. I'm sure Mr P will agree that an apology made in such circumstances would have little meaning, as it would be an apology under duress. I leave it to Halifax to decide if it feels an

apology is appropriate, but to be clear an apology forms no part of any order or award I make.

I can understand Mr P's frustration, but there has been no financial impact on him and although Halifax took slightly longer than it should to respond to his complaint, it put things right in that response by paying him the £60. So, all Mr P had to do to get this matter resolved was fill in Halifax's online complaint form and then wait for a response. We all suffer some level of inconvenience and upset in our lives and sometimes things don't run as smoothly as we'd like. Having considered everything, I'm satisfied there was no notable distress and/or inconvenience caused - over and above the amount a person would expect when something relatively small hasn't gone quite right – for me to make an award for.

Mr P has said that Halifax took too long to respond to his complaint. We're not the regulator and I've no power to fine or punish a business. We don't make punitive awards, and I can't sanction a business. All I can do is look at an individual dispute and decide what needs to be done to put it right (if anything). The response was a week outside the regulatory timeframe, but Mr P wasn't disadvantaged by that as he has told us he was notified by Halifax that he could refer his complaint to our service once the eight weeks were up, and he then referred this complaint to us a week later once the final response letter had been issued.

Having considered everything, whilst I'm sorry to disappoint Mr P I don't uphold his complaint as I'm satisfied Halifax has already done enough to put things right. The compensation has already been paid to Mr P and so I don't think Halifax needs to do anything more.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 January 2026.

Julia Meadows  
**Ombudsman**