

The complaint

Mr B is unhappy with Bank of Scotland plc trading as Halifax.

Mr B felt that Halifax had provided poor service. This included when he tried to cancel a direct debit, regarding the incorrect information he was given, and how it handled his complaint.

What happened

Mr B said Halifax didn't follow its own process. He said it wrongly told him that it couldn't cancel a direct debit when he asked it to. Mr B said one of his utility providers was taking more money from the direct debit than it was entitled to. Mr B said he just wanted to stop the existing arrangement and reset it with a new direct debit for the right amount.

Mr B found the whole situation stressful and inconvenient. He said he had to spend far too long trying to resolve these issues. Mr B said Halifax should compensate him for this. Halifax apologised.

Halifax accepted it made a mistake when it advised Mr B that he couldn't cancel his direct debit. It said it should have cancelled it when first asked by Mr B. It confirmed feedback had been provided internally.

It also accepted that when Mr B first complained about the issues it incorrectly closed the complaint at that point. Halifax noted Mr B had to contact it multiple times and it said it wasn't its intention to make interactions difficult or complicated. It said the issue should have *"been resolved with one telephone call."*

Overall, it said the service Mr B had received didn't meet its normal standards and it offered £75 and said it would pay this into Mr B's account directly.

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

Our investigator reviewed the evidence and upheld it. He was contacted by Halifax with a further offer of another £50 compensation. He said the additional offer was fair. He noted the first Halifax adviser gave incorrect information that was put right by the second adviser. But our investigator saw that the second adviser closed the complaint which was later reopened when Mr B found out it had been closed. He felt the £75 as an apology for the incorrect information and closing the complaint followed by a further £50 for Mr B's complaint journey was a reasonable outcome.

Mr B didn't agree. He said he couldn't believe our investigator just accepted this without asking Halifax to provide any evidence. Mr B said he wasn't informed about it sending him the £75 and it didn't get agreement from him before it paid the money into his account. He said this was in breach of the complaints procedure and asked for his complaint to be passed to an ombudsman 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.

This is an informal service so I'm going to stick to what I think are the central points that apply here. I can confirm all of the evidence provided by both sides has been considered.

I think to start it is worth noting that I don't see Halifax making an offer and paying it into Mr B's account as anything unfair. I think it handled this poorly, but it was still an attempt to resolve Mr B's complaint. I understand Mr B is upset by it, and I can understand why, as he said it appeared in his account before he was made aware of what it was and what it was for. I think that's a fair point. I think Halifax should make sure a customer is aware in advance if it is going to make an offer and pay into their account. But I don't think after that making a payment is an issue. It doesn't impact on Mr B's right to complain as he has here. It also doesn't impact on any wish to receive a different outcome to his complaint. I realise he said he didn't agree to it, but I think most of the banks regularly do this to try and resolve complaints. So, I don't think it would be fair for me to say this was fraudulent action by Halifax as Mr B contended.

As complaint handling isn't a regulated activity I don't think I can say anything more on the point.

In terms of evidence, I think I've enough to deal with Mr B's complaint. I accept Mr B wants the matter investigated again but I think Halifax has accepted the errors, apologised, taken internal steps and offered compensation. I think that's reasonable. But I accept if Mr B doesn't agree and wishes to decline acceptance of this decision he is perfectly entitled to do so and take further legal action against Halifax instead.

It's clear the first adviser Mr B spoke to made errors and caused Mr B to have to do more to get the matter put right. This was poor service and undoubtedly frustrating for Mr B. I understand that this meant Mr B had to make more phone calls and Halifax acknowledge that. It appears that while putting the direct debit problem right Halifax then caused a new problem by closing down the complaint. To Mr B this would only have added to his initial frustration.

It's notable that this may have all been resolved in the initial call if the first adviser had been able to pass Mr B to a supervisor – as he requested. I can see why Mr B felt he received poor service and his issues were being dismissed. There's no doubt that the correct procedure wasn't followed by the initial adviser.

Mr B said he felt he had to do the chasing to get the problems put right. I think it's a fair point based on the poor service he received. Halifax accepted the service it had given Mr B wasn't reflective of its usual service and it should have been making every effort to contact him as a customer.

Mr B said he was expecting contact from a complaints manager, and I can see from the evidence that Halifax said two attempts were made to call on 22 July 2025 but there was no answer. It said it could have sent him a text to make him aware in advance the complaints manager would call and it could have done this by email too. But it doesn't appear Halifax did either.

It does seem to be a situation where once Halifax made the initial error it wasn't able to truly get matters back on track. At each turn it managed to make a further mistake and compound the problem for Mr B.

But I do think the £125 in total compensation for the issues encountered here is a fair and reasonable outcome in the circumstances of this complaint. The errors did get put right, were accepted by Halifax, it apologised and paid the compensation.

Putting things right

Pay Mr B the further £50 compensation if it hasn't already done so.

My final decision

I uphold this complaint.

I require Bank of Scotland plc trading as Halifax to:

- Pay Mr B the further £50 compensation if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 March 2026.

John Quinlan
Ombudsman