

## **The complaint**

Miss W, who is represented by her mother, is complaining about the time and effort it took to get Bank of Scotland plc trading as Halifax to transfer her junior ISA to another provider.

## **What happened**

Miss W had a junior ISA with Halifax which her mother set up for her.

In May 2025 Miss W's mother asked Halifax to transfer her daughter's junior ISA to another provider. Miss W's mother says the transfer should have taken 30 days, but it ultimately took five months to complete. Miss W's mother says she had to call Halifax on multiple occasions and had to go into branch on multiple occasions before the transfer finally went through. She complained to Halifax and says the complaint process wasn't smooth either.

Halifax ultimately looked into the complaint and agreed that it hadn't got things right. Halifax offered £650 in compensation for the distress and inconvenience experienced, £60 to cover expenses and £6.99 to cover lost interest. Miss W's mother had in the meantime complained to our service as Halifax took more than eight weeks to respond. Halifax said that the issues began because it didn't have a signature for Miss W's mothers on its records.

One of our investigators looked into the complaint. Having done so, they thought that the compensation Halifax had offered was fair so they didn't recommend Miss W's complaint be upheld. Miss W's mother didn't agree that the compensation offered was fair given the prolonged distress, hardship and personal suffering she'd experienced as a result of Halifax's actions. She asked for the complaint to be referred to an ombudsman for a decision. The complaint was, as a result, passed to me.

## **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.

Halifax has told us that the transfer request was originally rejected because it didn't have a signature on file for Miss W's mother who was the registered contact for this ISA. In addition, Halifax has told us that this type of ISA cannot be operated over the phone and that's why Miss W's mother was told she'd have to go into branch. I accept that. Halifax has also said that it might have been able to do something different had it known earlier that Miss W's mother had a disability that meant going into branch wasn't easy. In other words, this process could and should have been more straightforward. It's disappointing that Halifax didn't help earlier as I'm satisfied Miss W's mother explained her circumstances at the time.

Miss W's mother has told us how hard this was for her – and she's explained in detail the distress, hardship and suffering she experienced. Our investigator is, however, right that our awards are based on the impact on the complainant.

In this case, I can see Halifax originally planned to offer Miss W's mother £300 but increased their offer to £650 after hearing about her circumstances. I think that was a decent thing of Halifax to do. More importantly, I agree that its offer was fair. That means however much I empathise with Miss W's mother – she clearly had a really difficult time – I agree that Halifax doesn't need to do more. That also means that this isn't a complaint that I can uphold.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 3 March 2026.

Nicolas Atkinson  
**Ombudsman**