

The complaint

Mr P says that Bank of Scotland plc (trading as Halifax) didn't treat him fairly when he complained about receiving £30 from its Automated Teller Machine (ATM) when he'd requested £160.

What happened

Mr P says that he only received £30 when he asked to withdraw £160 from an ATM using his credit card. He says that, when he contacted Halifax, it was unsympathetic to his vulnerabilities. Mr P says it continued asking him to call after he said he was distressed and found phone calls difficult. He adds that the transaction also caused him to breach the credit limit on his credit card account.

Halifax says Mr P was asked to call after he sent a message to complain about the ATM issue. It says it doesn't currently accept complaints through its messaging service, but acknowledged that Mr P had advised that he found phone calls difficult. Halifax apologised and says Mr P should have been offered options to write or email about his complaint. It adds that Mr P's account would still have exceeded the limit regardless of the ATM issue, but paid him £60 for the upset and inconvenience. Halifax added that it was still looking into the ATM discrepancy.

Our investigator did not recommend the complaint should be upheld. Whilst she acknowledged that the service from Halifax could have been better, she found the apology and £60 compensation was reasonable.

Mr P responded to say, in summary, that:

- his ATM dispute remained unresolved;
- alternative communication methods have still not been offered;
- there were delays in dealing with his complaint;
- Halifax has not acknowledged that the ATM discrepancy caused him to go over his limit and has impacted his credit file;
- He has never received £60.

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.

Firstly, I need to clarify that I will only be considering the customer service element of Mr P's complaint. That is, what happened when he contacted Halifax to complain about the ATM dispute.

Halifax had said it would consider the ATM discrepancy, and hence the effect on Mr P's credit limit, as a separate complaint. It has now confirmed that it has agreed to make a payment of £130 to Mr P, backdated to 7 June 2025, due to the delay. If Mr P is not happy with that as a resolution to that part of his complaint, then he should raise this, in the first instance, with Halifax.

With regard to what happened when Mr P first contacted Halifax about his complaint, I have read the messages and I am satisfied that Halifax could have responded with greater empathy. In particular, Mr P was advised to call to raise his complaint after he had already said he found making calls difficult.

That said, Halifax has apologised for its customer service and has issued Mr P a cheque for £60. I find that to be fair and reasonable and in line with our usual awards in this area.

I acknowledge that Mr P has said he has not received the cheque and I am conscious the time limit for cashing it has now expired. If Halifax confirms that the cheque has not been cashed then it will need to ensure Mr P is compensated with the £60 it has agreed.

Finally, if Mr P does not receive a satisfactory response from Halifax regarding the ATM issue, then he is entitled to bring a further complaint to this service once Halifax has had an opportunity to investigate.

My final decision

My decision is that I do not uphold this complaint as I don't consider Halifax needs to do any further with regard to Mr P's complaint about its customer service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 24 February 2026.

Amanda Williams
Ombudsman