

The complaint

Mr G complains that he was mistreated by staff from Bank of Scotland plc, trading as Halifax, in branch and over the phone.

What happened

Mr G went to a Halifax branch to open an ISA and wanted assistance. He said Halifax's staff mistreated him and he was pressured by the security guard, and the doors of the branch were locked whilst he was there. Mr G said afterwards the staff spoke over him while he tried to log a complaint by phone. Mr G moved to a different bank and said he was treated with respect.

Halifax responded to Mr G's complaint, saying he had been invited into a private room by the branch manager to discuss a withdrawal, but the manager had felt uncomfortable and suggested they move to the banking hall. Halifax said this was in line with its procedures, but there had been poor service over the phone, and it offered Mr G £50 compensation for his experience.

Mr G did not believe Halifax had properly recognised the stressful experience he had endured and wanted an apology and explanation of his treatment. Mr G also wants compensation for the additional stress caused. Mr G referred his complaint to our service and said he wanted a full investigation of the incident in branch.

Our investigator didn't recommend the complaint be upheld. She said security guards are there for the protection of staff and customers. Mr G had said he questioned if the earpiece the manager was wearing meant other people could listen to the conversation and said the manager's behaviour changed and made him uneasy. But the manager said she found Mr G's behaviour to be unusual and intimidating as he was talking over her and moving into her personal space and it was she who asked to move to a more public space.

The investigator agreed that there were some aspects of Mr G's call to Halifax that could have handled better, but said that at times Mr G's manner and tone were not acceptable. She said Halifax acknowledged the call could have been handled better and paid £50 compensation, which she felt to be fair and reasonable.

Mr G wasn't happy with our investigation and the lack of CCTV footage available from Halifax. He requested an ombudsman review his 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 was sorry to learn that what should have been a straightforward account process has turned into a difficult experience for Mr G and Halifax's staff. I appreciate how strongly Mr G feels about this complaint. Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances.

In this case there is no CCTV footage of Mr G's visit to the branch as it's no longer available, and so I cannot see what happened. It's extremely difficult to make a finding on something which happened face-to-face – especially when the accounts of both parties differ. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities. I have at least been able to listen to recordings of Mr G's calls with Halifax.

I can see that Mr G's interactions in the branch and on the phone left him feeling upset and frustrated and he was unwilling to continue banking with Halifax. Mr G said Halifax have been rude throughout his interactions with the bank.

I have seen Mr G's recollections of his meeting with the branch manager and the manager's notes. Both parties say they were made uncomfortable with the behaviour of the other and both say they initiated the move from a private space to open banking hall. Mr G said branch staff made him feel uncomfortable and acted inappropriately and he was interrupted. The manager said she was talked over and that he moved into her personal space and she was concerned for her safety.

Both parties agree that Mr G asked if the conversation was being recorded via an earpiece. This may have got the conversation onto a bad footing as this is unlikely for a face-to-face meeting. However, completing the conversation and transaction in the banking hall was both parties' wish and was a reasonable way of meeting Mr G's requirements.

Halifax has a duty of care to have procedures in place to protect staff where there is even a perception of risk to their safety. It follows that its staff were entitled to follow the procedures for operating safely and part of this was asking Mr G to return to the banking hall and to leave the branch when his transaction completed. As a consequence, although I am unable to dispute either party's version of events, I cannot uphold the complaint so far as the face-to-face interaction is concerned as Halifax appears to have treated Mr G fairly.

Mr G said he was treated poorly during phone calls with Halifax. Halifax paid him £50 compensation and apologised for any distress caused, but Mr G would like this increased. I've listened to the call where Mr G made his complaint, and this was clearly contentious. However, Mr G's complaint was logged and so although he was unhappy with the call, any falling short on Halifax's part was of minimal impact.

I agree with the assessment of the call that our investigator gave to Mr G, in that although it could have been handled better, the agent wasn't rude. And although on occasions the agent spoke over Mr G, the agent was not given much opportunity to talk. Halifax said its call fell short of its usual standards and I think the £50 compensation it has offered Mr G is fair and reasonable in the circumstances.

It is reasonable for Halifax to have security guards present within their branches, as with most banks, and it's a decision with which we would not interfere.

Our service investigates the merits of complaints on an individual basis. And that is what I've done here. I think it's important to explain that my decision is final. I realise that Mr G will be very disappointed by this outcome though I hope he appreciates the reasons why it had to be this way. By rejecting this decision all options remain open to him in the pursuit of his complaint.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 February 2026.

Andrew Fraser
Ombudsman