

## The complaint

Mr W complains that about Bank of Scotland plc, trading as Halifax, sent an inappropriate email that related to his medical condition, and then denied that it had sent the message.

## What happened

Mr W said Halifax emailed him offering a loan because it could make him feel good and repeated several times that it could give him a Dopamine lift. He said this included a medical reference to everyone needing a lift sometime and their offering could supply such a lift. Mr W said he felt targeted due to his medical condition which is linked to a lack of Dopamine.

Mr W found the email content ill-informed, crass and inaccurate and caused him anger and great distress. He first thought it was a scam and wondered where had the information come from. He complained to Halifax.

Halifax responded that it wouldn't use the phrases described in the email and said, '*We found no evidence that the email originated from our organisation*'. Halifax provided Mr W with information concerning email scams. And made a goodwill payment to Mr W of £40.

Mr W spoke to a Halifax customer advisor who made no admission of liability or ownership of the email. On a second call, Mr W said he was told the email was a scam, but he said it looked genuine. This was repeated in a letter from a complaints' manager at Halifax. Mr W re-sent the email to Halifax and Halifax said, '*it has now been confirmed that the email was indeed sent by us*'. And enclosed a cheque for £150 '*for the upset this may have caused*'.

Mr W said he found the compensation to be nearly as insulting as the original email, as he had not been believed at first and was told it was a scam. He said he hadn't been affected financially but has been caused much concern and stress and now doubts the veracity of Halifax's communications. Mr W referred his complaint to our service and said compensation of £2,000 or more may restore his faith in Halifax as a responsible organisation.

Our investigator didn't recommend the complaint be upheld as he felt compensation of £190 was a fair response to the poor service. He thought the marketing email from Halifax hadn't intended to cause offence, but taking into consideration the reference to Dopamine and Mr W's medical condition he empathised with the upset this had caused him.

Mr W disagreed with the investigator and requested an ombudsman review his complaint. He didn't feel Halifax had taken his complaint seriously as his disability was used to try and sell him a product. And Halifax had told him the offensive email was a scam.

## 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 sympathise with Mr W for the distress he experienced on reading the promotional email from Halifax regarding savings products and video appointments, which made reference to 'Dopamine'.

Halifax said it initially agreed with Mr W's complaint and paid him £40 for the distress and inconvenience caused, but hadn't said that it sent the email. At the next stage Halifax said it hadn't been able to confirm it sent the email and so no further compensation was paid. Then Halifax received confirmation from its marketing team that it had sent the email and sent Mr W a further payment of £150 compensation.

Halifax said it was initially unclear that it sent the email to Mr W as its staff do not have immediate access to marketing emails. This led to a poor response to Mr W's complaint and Halifax should have checked its communications properly before denying the email was theirs. Instead, it gave Mr W conflicting advice as to the origin of the email and advised him about identifying scams.

Halifax has said it has taken Mr W's feedback onboard and will consider this in future marketing. I hope that Halifax takes this point seriously as there is potential for further offence in taking the approach to promotions that it has on this occasion.

I am pleased that Halifax has apologised to Mr W for the distress caused and has paid him a total of £190 compensation. Mr W finds the compensation to be insulting. We don't award compensation as a punishment to businesses and my role is to consider whether or not the compensation is fair and reasonable in all the circumstances of the complaint.

The email sent to Mr W was a general marketing message promoting savings products, rather than offering him a loan as he suggested. The reference to Dopamine is in the context of it being nature's way of celebrating when you have achieved a goal, in this case achieving a savings goal.

It's clear to me, and I think to Mr W, that Halifax sent the email as a generic message to promote savings products and it was not directed specifically to Mr W or written with his circumstances in mind. This is a message of the type that most bank customers receive from time to time or see as an advertisement and are frequently ignored.

Having said this, I can understand the offence caused to Mr W in his personal circumstances. Halifax said it understood why Mr W was upset by the content of the email and wanted to assure him that no offence was intended. I think this acknowledgement can be taken at face value.

I think Halifax has now taken Mr W's complaint seriously. And I agree with the investigator that £190 compensation is a fair and reasonable reflection of the impact the email had on Mr W. This sum of compensation is in line with what we would expect to see in a complaint of this nature where there has been no financial loss caused. I recommend Mr W accept this compensation, if he hasn't already, for the distress and inconvenience Halifax has caused him.

Halifax should assist Mr W in opting out of marketing emails if he wishes.

### **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 W to accept or reject my decision before 12 January 2026.

Andrew Fraser  
**Ombudsman**