

The complaint

Mr H complains about the service received from Bank of Scotland plc trading as Halifax (Halifax).

What happened

Mr H brought a complaint to this service concerning a chargeback request made to Halifax. That complaint was subject to a separate final decision by an ombudsman in August 2025.

During investigation of his previous complaint by this service, Mr H raised concerns with the service Halifax had provided, he said they hadn't responded to emails he'd sent or called him back when they should've.

Halifax said these were new complaints, raised after their final response had been issued about the chargeback complaint, and so they should be raised as a separate complaint giving them a chance to investigate. Mr H said he had trouble contacting Halifax to raise the new complaint, and so this service raised that complaint with Halifax in August 2025.

Halifax sent Mr H their final response to his complaint in September 2025. They said there were several occasions where Mr H had asked to be contacted but no call was made. They apologised to Mr H and paid him £85 compensation.

Mr H remained unhappy with Halifax's response, and so our investigator looked into things. They gave their view that Halifax had accepted that Mr H hadn't received the responses he should've. They said Halifax were unable to locate an email that Mr H sent on 21 October 2024, but they thought the £85 paid by Halifax was fair in the circumstances.

Mr H asked for a decision by an ombudsman.

As an agreement can't be reached, the case has been passed to me for a 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.

Mr H remains dissatisfied with Halifax's communication with him in October 2024 when he was seeking clarification on matters related to his complain concerning the chargeback. I can see that Halifax said they were unable to locate an email sent by Mr H on 21 October 2024. They have, however, accepted that they could've done more to communication with Mr H around this time.

It's not in dispute that Halifax could've done more to communicate with Mr H and return his emails or requests for calls. So, I've considered whether they've done enough to put things right.

I recognise that Mr H's concerns at the time related to his previous chargeback complaint, which has been resolved and for which Mr H has received a final response from this service. Halifax have apologised to Mr H for the level of communication he received at the time, and I'm not persuaded there are any other points remaining for Halifax to answer.

Mr H was put to distress and inconvenience in not having his correspondence answered, he asked several times for processes to be reviewed and for updates to be sent. All things considered, I'm satisfied that the £85 paid by Halifax fairly reflects the distress and inconvenience caused to Mr H as a result of the poor communication, and so, I'm not asking Halifax to do anything further.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 March 2026.

Zoe Merriman
Ombudsman