

## The complaint

Mr P complains Bank of Scotland plc, trading as Halifax, sent him account statements marked as 'blind article' which he thought was either junk or marketing mail. This led to Mr P throwing them away without opening them. Mr P is unhappy Halifax erroneously enlarged the font on these statements as he had not asked for any such adjustment.

Mr P says his sensitive financial information was therefore discarded in an unsecured manner creating a serious risk of identity theft and financial harm. Mr P adds that Halifax's error has caused him substantive distress, inconvenience and adversely affected his mental health. To put things right, Mr P wants compensation of over £600, the disability flag removed from his account, and statements to be sent in standard print.

## What happened

The details of this complaint are well known by both parties, so I won't repeat them again here in detail. Instead, I'll focus on setting out some of the key facts and on giving my reasons for my decision

Halifax upheld Mr P's complaint and apologised for sending the adjusted statements in large font for someone who may be blind or have visual impairment. Halifax noted that Mr P had refused the £60 compensation it offered as he felt he should be paid £500. Halifax added that its systems show there was a correspondence amendment to Mr P's records in March 2025. And the change to large print was a system update and not a malicious or deliberate act by a Halifax employee.

Halifax also said that the large print marker on its systems had now been removed, and there had been no data breach as it had not sent anything it shouldn't have to Mr P – or shared his personal information with an unauthorised third party.

Mr P referred his complaint to this service. One of our Investigator's looked into Mr P's complaint, and in summary they said:

- Halifax hasn't been able to locate any evidence of Mr P making a request to change his communication needs. There wasn't a data breach, and all correspondence was sent correctly to Mr P's address
- It's reasonable to have expected Mr P to have opened his email before throwing it away. Had Mr P done so, he would have been able to alert Halifax about the issue earlier
- The offer of £60 compensation is fair as it recognises the error made, and the confusion caused to Mr P

Mr P didn't agree with what our Investigator said. He reiterated that the change to large print was done without his consent which runs contrary to the Financial Conduct Authority's (FCA) principles. He added that alongside the erroneously amended statements, Halifax continued to send him the 'normal-sized' ones – and the larger print envelop markings made them

appear like junk mail.

Mr P says this matter has led to his mental health significantly worsening which has included suffering anxiety, depression and sleepless nights for over eight months. Because of this Mr P feels he should be awarded £750 compensation which is in line with this service's guidance on such awards.

As there is no agreement, this complaint has been passed to me to decide.

### **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.

Having done so, I have decided not to uphold this complaint. I know Mr P feels strongly about this, so I'll explain why. I'd like to assure Mr P that in considering what is fair and reasonable in all the circumstances of the case, I've taken into account all relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and where appropriate what I consider to have been good industry practice at the relevant time.

Halifax has shown me that it has a note on its internal system which says Mr P requested the larger text format. Halifax however has not been able to retrieve a call recording in which Mr P requested this. So, because of this, Halifax has accepted it likely made an error. Subsequently it has removed this communication marker and returned Mr P's communication requirements to what it was before.

I have seen nothing else to suggest Mr P requested this change. I also think he wouldn't be complaining about this had he done so - or that he had any such need to change his communication requirements. So, I'm satisfied Halifax acted fairly in saying it most likely made an error and apologised to Mr P about this.

Mr P says Halifax's error put him at a heightened risk of falling victim to identity fraud given he threw away the envelopes containing the statements. And that he did so without opening them as they appeared to be junk/marketing mail. I appreciate that learning he had done this caused Mr P some distress for the reasons he has said. But the key thing here is Mr P hasn't fallen victim to identity fraud – so there is no loss in that respect that I need to consider. I will of course take into account that the prospect of this *potentially* happening caused some distress.

I also think that Mr P has an obligation to open mail that is correctly addressed to him – even if the markings on the envelope may appear generic or out of normal character. And expecting him to do so isn't unreasonable. I'm also satisfied there hasn't been a data breach here given the envelopes were correctly addressed and sent to Mr P. And none of his personal data appears to have been sent to an unauthorised third-party.

Mr P feels an award upwards of £600 would be fair compensation for the distress and inconvenience he has suffered – and for the impact to his mental health. Having considered our approach to such awards, and given that there are strong mitigating factors here which include that there hasn't been any identity theft, Mr P ought to have opened his mail, and there's been no data breach, I'm satisfied a modest award is appropriate.

I haven't seen compelling evidence that what Halifax did wrong caused the mental health impact Mr P says it did – and I also find this level of impact to be too far removed and disproportionate to what Halifax did do wrong. I've also explained above the mitigating factors I need to consider when making such an award above. Having carefully considered

this, I'm satisfied the offer Halifax made, and sent a cheque to Mr P, of £60 is fair compensation. Halifax doesn't need to do anymore.

### **My final decision**

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 3 February 2026.

Ketan Nagla  
**Ombudsman**