

The complaint

Mr M complains Bank of Scotland plc trading as Halifax wouldn't accept a document from an online portal when he was attempting to open a student account. He's also unhappy with the way his complaint was handled, and a DSAR.

What happened

Mr M had a current account with Halifax that he wanted to convert into a student account. He says that a branch refused his application despite him providing a status letter downloaded from his university's student portal and his student ID card. He complained about the branch's refusal. He says that the complaint handler took over an hour to log his complaint – despite it being a simple one – and that the complaint itself was handled badly as was a subsequent DSAR he made. He complained to our service saying that he felt discriminated against and that Halifax's actions had delayed him accessing student account benefits.

Following our involvement, Halifax agreed that its customer service had fallen below its expected standards when Mr M attempted to raise a DSAR and when it responded to his complaint. So, it offered to pay £100 in compensation by way of apology. Mr M didn't accept Halifax's offer so one of our investigators looked into his complaint.

Having looked into Mr M's complaint, our investigator didn't recommend Halifax do more as they considered its offer of compensation to be fair and reasonable.

Mr M disagreed with our investigator's recommendation and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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 can see that Mr M had made extensive submissions in this case, including submissions about, amongst other things, FCA rules and principles and the Equality Act 2010. He's said, for example, that under the Equality Act 2010 Halifax has a duty to provide services with reasonable regard for customers privacy and dignity. And he's said that this means he should have been spoken to in a private room when he went into branch. He's also mentioned reasonable adjustments. Nothing I've seen, however, suggests that Mr M has a protected characteristic or a disability – in other words, there's nothing in this case to suggest that the Equality Act 2010 might be relevant law. The reason why I'm mentioning this now is because I intend to deal with what I consider to be the crux of Mr M's complaint rather than responding to each and every point he's made, some of which appear to have limited relevance, if any, to the merits of his complaint.

In this case, there's no dispute that Mr M didn't have a UCAS number that he could provide when he went into branch to switch his current account to a student account because he didn't apply via UCAS. That doesn't mean he couldn't apply for a student account, but it does mean that the branch was entitled to ask him for his original university offer letter and

not a copy. That's because that's what Halifax's policy requires. I can see why Mr M was unhappy with that – he was able to download a letter with all the information Halifax needed from his university's online student portal – and why he felt that this is at odds with Halifax's commitments to sustainability. But that doesn't mean Halifax acted unfairly when it said it needed a different document to the one that Mr M provided in branch. I can see that Mr M has sent us a number of documents relating to his offer and that he's made submissions about why Halifax is acting unfairly insisting on an original offer letter. He makes some good points. I am, however, satisfied that the document he went into branch with was a document he'd downloaded from his university's online student portal – he provided his student ID card too – and not an original offer document. And that's key to this complaint.

Halifax has accepted that it didn't handle Mr M's DSAR as well as it should have done. And that it was not accurate to refer to Mr M's university as an "online university" in its final response. I agree with our investigator, however, that the £100 that Halifax has offered fairly reflects the impact of these two things on Mr M. In coming to this conclusion, I've taken into account the fact that Mr M's DSAR is, as far as he's concerned, still outstanding in part.

My final decision

Bank of Scotland plc trading as Halifax has made an offer to pay £100 to settle this complaint and I think this offer is fair in all the circumstances.

So my decision is that Bank of Scotland plc trading as Halifax should pay Mr M £100 by way of apology.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 23 March 2026.

Nicolas Atkinson
Ombudsman