

The complaint

Mr S has complained about the level of customer service he received from Bank of Scotland plc (“Halifax”).

What happened

Mr S received a message to say his account was overdrawn. Mr S contacted Halifax and says he was given misleading information. Mr S wanted to make a payment over the phone and was told he couldn’t do that and he’d need to go into a branch. But Mr S says that there are no branches near where he lives.

Mr S is also unhappy that Halifax didn’t register his disability on its systems and is also unhappy with Halifax’s security processes.

In response to Mr S’s complaint, Halifax issued its final response on 4 November 2025 and didn’t uphold the complaint.

After Mr S referred his complaint to this service, Halifax told us that it would like to make an offer of £100 compensation as Mr S didn’t actually need a personal security number to use Voice ID. It also acknowledged that it could’ve reviewed Mr S’s vulnerability markers to check they were still up to date.

One of our investigators assessed the complaint, and they concluded that the £100 offered by Halifax was reasonable in the circumstances. As Mr S didn’t agree, the matter was referred for an ombudsman’s 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.

Having considered everything, I uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr S says that he received a message saying that his account had gone overdrawn and if he doesn’t make a payment, there would be a charge. However, looking at the message that was sent to him, it didn’t actually say that there would be a charge. Instead, it said that Mr S’s account had entered an unarranged overdraft. It said that a payment was due that day and requested that Mr S pay money into his account by 2.30pm and warned that if Mr S didn’t do that, the payment *may not be made*.

In terms of the conversation that Mr S had with Halifax regarding the Direct Debit, what Halifax said was correct. It explained that Mr S needed to pay money into his Halifax account by 2.30pm to cover the Direct Debit. Halifax explained his options – which were he needed to go to a branch to pay money in or transfer the money into his Halifax account.

Halifax is not able to transfer money into Mr S's account from an account he has with another bank – this was explained to Mr S in a subsequent call with Mr S on 30 October 2025. Halifax also said that alternatively, he could contact the company that the Direct Debit is set up for and pay them directly, which again is correct. Although when Mr S called the company the Direct Debit was for, it confirmed that the payment had already been processed, so a direct payment was no longer available to him by then.

Therefore, I can't say that Halifax gave Mr S wrong information about how to pay money into his Halifax account, to bring his account out of an unarranged overdraft.

Mr S asked for his disability to be recorded with Halifax. Halifax confirmed that it already had vulnerability markers registered for him and explained that if he didn't want to disclose his disability, it could register exceptional circumstances for Mr S. Unfortunately, the line was cut during that call. Mr S called back and again asked for his disability to be registered but then said he didn't want to disclose what his disability is. The member of staff said that they could not register a disability without knowing what his specific disability was. This contradicted what Mr S had previously been told, so I can understand why this would've been frustrating for Mr S. In the circumstances, I agree with Halifax's response to this service, that it could've explained what markers it already had recorded for Mr S to see if they accurately reflected his different needs.

Mr S has also said he was denied comfort breaks by members of staff. During the calls I've listened to, there were no instances where Mr S was denied a comfort break when he requested one.

I note that Mr S is also unhappy that he was not given the option of using Voice ID to identify himself. Halifax has since confirmed that Mr S won't necessarily need a personal security number as he was initially told. It accepts that Mr S could've been given better information to understand if using Voice ID would meet his needs and whether it could be enabled for Mr S. Should Mr S wish to set up Voice ID, and he has not done so already, Mr S will need to discuss this further with Halifax.

Therefore, it seems that Halifax largely dealt with Mr S in a reasonable way. It seems this complaint came about because Mr S incorrectly thought that Halifax could make a payment from his account with another bank, rather than because Halifax had given Mr S incorrect information.

That said, it does seem that Halifax could've given Mr S clearer information at times, especially regarding registering for Voice ID. I also think Halifax could've done better in terms of explaining to Mr S what information it already had regarding his different needs, when he asked to register his disability. As such, I think Halifax's offer to pay Mr S £100 for the distress and inconvenience caused is fair and reasonable.

Putting things right

I require Bank of Scotland plc ("Halifax") to pay Mr S £100 for the distress and inconvenience caused by this matter.

My final decision

Because of the reasons given above, I uphold this complaint and require Bank of Scotland plc ("Halifax") to do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or

reject my decision before 27 March 2026.

Thomas White
Ombudsman