

## **The complaint**

Mr H is unhappy with the service he received from Bank of Scotland plc, trading as Halifax.

## **What happened**

Mr H's Halifax credit card was cancelled due to suspected fraud. Mr H was overseas at the time and was told by Halifax that he could change his address to an overseas address which would enable the replacement card to be posted to him while he was overseas. Mr H then updated his registered address with Halifax to an overseas address, but shortly afterwards received a letter from Halifax which explained that because Mr H was now registered as living in the overseas country he was, Halifax could no longer offer services to him. Mr H wasn't happy about this, so he raised a complaint.

Halifax responded to Mr H and apologised for the incorrect information he'd been given by their advisor and explained that if he changed his address back to a UK address, they would make sure his account remained open. Halifax also offered £200 to Mr H for any trouble or upset he may have incurred because of what happened. Mr H did change his address back to a UK address, and his Halifax account did remain open, but he wasn't satisfied with Halifax's response to his complaint, so referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that the £200 that Halifax had offered to Mr H for the frustration and inconvenience he'd incurred already represented a fair resolution to Mr H's complaint. Mr H didn't agree, so the matter was escalated to an ombudsman for a final 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 done so, I note that Mr H has provided several detailed submissions to this service regarding his complaint. I'd like to thank Mr H for these submissions, and I hope that he doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.

This means that if Mr H notes that I haven't addressed a specific point that he's raised, it shouldn't be taken from this that I haven't considered that point. I can confirm that I've read and considered all the submissions provided by both Mr H and Halifax. Accordingly, if I haven't responded to a specific point that Mr H has raised, I have considered that point but I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

Halifax have acknowledged that their agent shouldn't have told Mr H that he could temporarily change his address to an overseas address as they should have recognised that Halifax weren't offering services in the country in question such that changing the registered address to an address in that country would have prompted the letter that Mr H received.

And Halifax have apologised to Mr H for what happened, explained that his account could remain open so long as he reverted to a UK address, and offered £200 compensation for the trouble and upset that Mr H incurred.

Upon consideration, Halifax's offer feels reasonable to me, and I feel that it does represent a fair outcome to this complaint. As such, while I will be upholding this complaint in Mr H's favour, I'll only be doing so to instruct Halifax to pay the £200 compensation to Mr H that they've previously offered to pay.

In taking this position, I've considered the impact on Mr H of what happened, including that he had to call Halifax, change his address back to a UK address, and the inconvenience and frustration that must have entailed.

Mr H has indicated that he is unhappy that he received a letter advising him of a withdrawal of services, which would culminate in the closure of his account. But it's for Halifax to decide in which country they will offer services, and because Mr H updated his address to an address in a country in which Halifax don't offer services, I'm satisfied that it was reasonable for him to have received such a letter.

Fortunately, when Mr H updated the address, it was intended as a temporary measure only, and because Mr H was able to revert his address back to a UK address, there was no tangible danger that his account would be closed.

Mr H has also said that Halifax told him that they couldn't offer services to him in the country in question because of a point of law. I haven't seen anything in the correspondence or contact notes that corroborates Mr H's statement, but I accept that Mr H may have been given that information verbally or in correspondence I haven't seen. However, I don't feel that any further compensation is merited for this point because the overall position remains valid – Halifax don't offer services in the country in question and so the withdrawal of services letter was appropriate.

Finally, Mr H notes that he still hasn't received a replacement credit card for his account. But after Mr H reverted his address back to a UK address, Halifax have no record of Mr H applying for a replacement card – which I would reasonably have expected him to have done if the matter was pressing. As such, if Mr H still wants a replacement card, I can only refer him to Halifax to request one from them.

All of which means that I feel that the £200 offer of compensation that Halifax have previously offered Mr H does represent a fair outcome to what has happened here, and so I won't be instructing Halifax to do anything in addition to paying Mr H that amount. I appreciate this may not be the outcome Mr H was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

### **Putting things right**

Halifax must pay £200 to Mr H.

### **My final decision**

My final decision is that I uphold this complaint against Bank of Scotland plc, trading as Halifax, on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 February 2026.

Paul Cooper  
**Ombudsman**