

The complaint

Mr G complains that Bank of Scotland plc trading as Halifax (“Halifax”) unfairly sent him a warning letter following a visit to one of its branches where he believes he was treated poorly. Mr G is also unhappy about the service he received after this incident when requesting a call back and information about complaints he’d raised.

What happened

In September 2024 Mr G visited a branch of Halifax and found the cash machines not to be working. Mr G was frustrated by this as he’d found this to be the situation on multiple occasions.

Whilst in branch Mr G was attended to by a cashier. Mr G wished to exchange five pounds in coins into a £5 note and says he was told that he’d have to pay the money in first which he’d never had to do before. Mr G says that the cashier aggressively pointed at the cash machine, was rude and had a condescending attitude and gave him the five pound note by slamming it on the desk.

The branch manager who witnessed the incident deemed Mr G’s behaviour to be aggressive and intimidating and reported this and Mr G was sent a letter advising him that if there were any further instances of what it deemed inappropriate behaviour it would close Mr G’s account.

Mr G was extremely upset about receipt of this letter and complained to Halifax about this. Mr G says the issue of the letter was unfair as he believes it was the cashier who was badly behaved and spoke to him in a condescending, patronising and pompous way. Mr G says he would’ve been happy to let things be but following the receipt of the letter he was compelled to raise a complaint.

Mr G has concerns that the letter sent wasn’t legitimate or sent by the branch colleague he’d spoken to and without seeking the proper approval as it had no name on it, it wasn’t signed, had a generic phone number not of the branch he’d attended, and the font was different to other Halifax letters.

Mr G also was unhappy he didn’t receive a call back from the branch manager after requesting this and with the service received when requesting information about complaints he’d raised with Halifax previously. Mr G says calls were disconnected, advisors failed to add notes to his account to document conversations resulting in him having to repeat himself and that Halifax’s complaint manager refused to provide him with a printed/electronic copy of a previous complaint file.

Halifax didn’t agree it had made an error in sending the warning letter as it says the branch manager was present in the branch on the day of Mr G’s visit and heard the exchange he had with the cashier and had no concern over the service the cashier provided or the manner in which she spoke to Mr G. But Halifax did have concerns over the aggressive and intimidating manner in which Mr G spoke. In particular, Mr G’s use of words to the effect of

“you’d better watch your back”. And so as per its procedures the incident was reported and Mr G sent a warning letter. And as such Halifax won’t remove this from Mr G’s records.

Halifax acknowledges its manager didn’t call Mr G back despite receiving the request but says its colleagues are within their rights to choose not to talk to customers in circumstances such as this and so no error was made here.

Halifax explained that the letter is processed by a back-office team who use a template to generate it which is why it wasn’t signed personally by the manager who requested it to be issued. But Halifax took on board Mr G’s feedback regarding the quality of the letter and passed this on to the relevant area to highlight some improvement suggestions for their consideration.

Finally, Halifax didn’t agree it had made any errors in the way it had dealt with Mr G’s calls, his request for his complaint file or that it didn’t add notes to Mr G’s account after every interaction as the correct processes had been followed and there was no evidence to suggest that calls were deliberately disconnected and it’s not possible for its advisors to make outbound calls.

Mr G was dissatisfied with this and so brought his complaint to this service.

Our investigator looked at Mr G’s concerns, but they didn’t think that Halifax had done anything wrong or treated Mr G unfairly in sending the warning letter. They appreciated the letter didn’t have a signature but thought there was enough in it for Mr G to understand the event it was in relation to. They explained that it is not within this services remit to direct Halifax how to do conduct its business or change its processes and so as Halifax had followed its processes correctly it hadn’t done anything wrong when notes weren’t recorded and callbacks made as Halifax’s systems didn’t allow for this. But they thought that Halifax recording feedback about the letter for possible improvements was fair.

They agreed that the service received could’ve been better and that there wasn’t a sufficient reason not to respond to Mr G’s callback request as the letter issued by the branch doesn’t say the branch would stop communicating. They also thought following this some of the calls Mr G had with Halifax’s advisers could’ve been handled better when Mr G had requested information about his complaints and so they thought Halifax should compensate Mr G £100 for the distress and inconvenience caused.

Halifax accepted our investigators recommendations and agreed to pay Mr G this on his acceptance.

Mr G remains dissatisfied and says the service received from the bank and over the phone was terrible and wants Halifax to send a genuine apology letter, remove the warning letter from his record and to be compensated £250 for all Halifax’s failures. Mr G has asked for an ombudsman’s decision on the matter.

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.

Firstly, I note some of Mr G’s complaint points are regarding the handling and provision of information on complaints he’d raised. It might be helpful for me to say here that, this service doesn’t supervise, regulate or discipline the businesses we cover. And my role isn’t to punish or penalise businesses for their performance or behaviour – that’s the role of the regulator, in this case the Financial Conduct Authority.

So I can't look at Halifax's complaints process and tell it what it must do or should've done and even if it was in this service's power to do so, as complaint handling isn't a regulated activity, we wouldn't be able to look at Mr G's complaint if it solely related to this.

My role rather is to look at the problems Mr G has experienced and see if Halifax has done anything wrong or treated him unfairly. And where there's a dispute about what happened – as in this case – I've based my decision on what I think is more likely to have happened in light of the evidence.

And after considering everything – and I know this will come as a disappointment - I'm in agreement with our investigator's initial view on this and I'm not sure there is anything more of use I can add.

The only facts about the incident when Mr G attended a branch of Halifax that I think we can be sure of is that Mr G requested a cashier exchange coins into cash and that Mr G and Halifax staff were unhappy with how each party behaved and the interaction that took place.

Witnessing the interaction the branch manager determined that Mr H's behaviour was aggressive and inappropriate and so in-line with Halifax's processes issued a warning letter.

Although Mr G is adamant it was the cashier who was rude, condescending and pompous and antagonised him that doesn't necessarily mean that his behaviour wasn't or shouldn't have been perceived as aggressive or didn't warrant a warning letter.

Indeed, Mr G has admitted he was frustrated with the cash machines not working again and has admitted saying he told the cashier she has to be careful because she has a really poor attitude. Which is not dissimilar to what the branch manager also heard.

I think this could be considered both threatening and intimidating behaviour. And so with nothing else to go on I can't say that Halifax's action wasn't reasonable when it took the decision to issue a behaviour warning letter. I accept how upsetting and how uncomfortable this has made Mr G and I do sympathise. But Halifax also has a duty to protect its staff and when it has staff – rightly or wrongly – stating that they have witnessed/experienced unacceptable behaviour from a customer it would be unfair of Halifax to ignore this and do nothing. And so I don't think Halifax should remove the letter from Mr G's record.

And nor do I think Halifax have done anything wrong in the production of the warning letter. I accept that the letter wasn't signed personally and could've been presented better, but this is just the result of how Halifax's systems produce these letters from its back office. And as the letter was clear it came from Halifax and the incident it was referring to and Mr G understood this, I don't think Halifax have done anything wrong here.

But that is not to say everything went as it should have. When Mr G raised the issue with Halifax's advisor, they advised the only thing they could suggest was to ask for the manager to call Mr G back which Mr G agreed to. But despite confirming they received the request they didn't call Mr G back.

Halifax say that having witnessed the manner in which Mr G spoke to the cashier in branch they decided not to call Mr G as they thought it would cause further aggravation and that colleagues are within their rights not to talk to customers face to face or by telephone where aggressive or inappropriate behaviour has been previously displayed.

I appreciate the branch manager didn't wish to engage further in the matter, but I think ignoring the request and not responding at all is poor service especially when that was the

resolution suggested by Halifax's advisor themselves and that Mr G was promised a call back – albeit I appreciate no guarantee of a time was provided. And so I think some compensation is warranted here.

I also think Halifax could've provided better service when dealing with his enquiries about his complaints, in particular, I think Halifax's complaint handler was unhelpful and antagonistic during the call. But as I explained above it is not within our remit to look at Halifax's complaints process and tell it what it must do or should've done so I can't award compensation on complaint handling in isolation.

But as Halifax have agreed to compensate Mr G £100 for any distress and inconvenience caused for the service received as well as taken on board feedback regarding the letter sent I think this is a fair and reasonable resolution to Mr G's complaint overall and so I'm not going to ask Halifax do anything more.

My final decision

For the reasons I've explained I've decided to uphold Mr G's complaint and direct Bank of Scotland plc compensate Mr G £100 for any distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 19 March 2026.

Caroline Davies
Ombudsman