

The complaint

Mr A and Mrs B complain Bank of Scotland plc trading as Halifax lost forms containing their personal and financial details and failed to investigate what had happened properly.

What happened

Mr A and Mrs B have a joint account with Halifax.

Mr A and Mrs B say they took time out of their busy schedules to visit one of Halifax's branches in order to change their joint account into a sole account in Mr A's name. They say they were told this would take a couple of hours to complete – having filled in the relevant forms. However, when they subsequently checked, they were told that the forms they'd signed had gone missing. They complained about this.

Mr A says he spoke to a complaint handler shortly after complaining who appeared to empathise. However, he says the complaint handler then offered a £30 goodwill payment which felt like an attempt to silence the complaint rather than resolve it. They rejected that offer and asked Halifax to investigate properly. Having waited eight weeks for a reply, they complained to our service saying that they'd received nothing substantive from Halifax other than claims that members of staff had attempted to call but had been unable to reach them.

Halifax says it investigated Mr A and Mrs B's complaint, accepted that its service had fallen short (and that its investigation had taken longer than it should have done) and offered to pay £200 in compensation. Halifax also said that Mr A and Mrs B would need to come into branch again to complete the forms they'd originally signed as it hadn't been able to find the paperwork they'd completed on their first visit.

One of our investigators looked into Mr A and Mrs B's complaint. Having done so, they recommended that Halifax pay an additional £100 on top of the £200 it had paid.

Halifax accepted. Mr A and Mrs B didn't. They asked for their complaint to be referred to an ombudsman for a decision saying that their main concern was Halifax's inability to identify what had happened to the forms they'd signed and its records – or seemingly lack of records – in relation to their visit. In addition, Mr A said he was unhappy about the fact that he'd missed out on a £150 switching bonus, the delays in the investigation and the need to repeat the process. Mr A and Mrs B's 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 Halifax investigated what had happened in this case and that its investigation identified the fact that a member of staff had accessed Mr A and Mrs B's records – consistent with their evidence that they'd gone into branch and signed forms. The investigation suggested that the members of staff at the branch in question didn't recall helping Mr A and Mrs B, but as this would have been a straightforward and relatively common request that's not necessarily surprising. I can understand why Mr A and Mrs B feel there ought to be a stronger audit trail in relation to the forms they completed. And that they would like more answers. In this case, however, I agree it's more likely than not that the forms didn't end up on the system as a result of a human error. That means there's not much more Halifax can do to help here – or I can do to help.

I can see that Halifax has agreed to pay an additional £100 on top of the £200 it has paid. Having taken into account the distress and inconvenience that's been caused, I consider that to be a fair resolution. That's, therefore, the award I'm going to make.

I can see that Halifax has told Mr A and Mrs B that they'd both need to come into branch again and complete forms again. However, I can see that Halifax has told us that if Mrs B wants to be removed and there's no evidence of dispute – and, for example, the account is in credit – then it is possible to remove her without the need for both Mr A and Mrs B to come into branch. She'd simply need to call.

I can see that Mr A and Mrs B – based on their circumstances – are both busy people. My understanding is that the account is also still a joint account. It might, therefore, make sense for Mrs B to call Halifax to see if it will remove her as the consenting party. That's likely to involve her answering additional security questions and it's possible that Halifax will say they still need to come into branch – removing a consenting party can't always be done over the phone. In the circumstances, however, it's almost certainly worth trying.

Putting things right

Halifax has agreed to pay an additional £100 in compensation on top of the £200 it has already paid. I agree that's fair, so that's the award I'm going to make.

My final decision

My final decision is that I'm upholding this complaint and require Bank of Scotland plc trading as Halifax to pay an additional £100 in compensation on top of the £200 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Mrs B to accept or reject my decision before 8 May 2026.

Nicolas Atkinson
Ombudsman