

The complaint

Mr M complains about Bank of Scotland plc trading as Halifax after he received bank statements he was not expecting. As a direct result, Mr M says this has had a severe impact on his employment, finances and has caused great distress.

What happened

In December 2025, multiple copy bank statements were received at Mr M's address without him requesting them. Mr M says that subsequently, these statements fell into the wrong hands and were used nefariously against him, causing significant financial and employment problems, and emotional distress.

After Mr M questioned this with Halifax and complained, they investigated and established that in late November, they received a telephone call from someone pertaining to be Mr M requesting statements to be sent, and due to errors made within security verification within that call, Halifax processed the request and sent the statements.

Halifax apologised for the error, advised that feedback had been provided, and awarded Mr M £750 in compensation. In terms of the impact of what happened after statements were received, Halifax said they could not control the actions taken by any third party.

Mr M remained unhappy and brought the complaint to this service and an investigator looked into it. Whilst our investigator appreciated the inconvenience of what happened, they thought Halifax did not need to take any action.

Mr M remained dissatisfied with our investigator's view, holding Halifax responsible for everything that happened as a result of the error. Mr M also suggested that a compensation figure should be in the range of between £1,000 and £8,000. As a result, Mr M requested an ombudsman review his complaint.

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 have looked very carefully at all the information Halifax have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Mr M fairly. I've also looked through everything Mr M supplied, including his correspondence following our investigator's view, and listened to telephone calls.

I'm also aware of the very thorough view which our investigator issued, therefore I'll keep my decision to what I regard as the most important points of the complaint.

I'm pleased to see that Halifax have shown transparency regarding what happened; confirming the error made, that the issue has been addressed internally, attempting to compensate fairly, and giving Mr M an assurance that they did take the matter seriously.

One overarching factor I find in this complaint is that whilst I acknowledge Halifax confirmed their error in dispatching the statements without proper security being completed, the statements were delivered to the correct address of Mr M. and as Mr M has confirmed they were successfully delivered, this means Halifax's responsibility for the statements ended here.

Mr M has said that the statements were subsequently taken from his house by a third party, and the information contained therein was used against him. He believes therefore, as Halifax made the error they made by sending the statements, Halifax should compensate for all the consequences of how Mr M says they were used. But I hope I've made clear that once the statements arrived at Mr M's property, regardless of how they were ordered, it was Mr M's responsibility to keep that information safe, or even arrange for the statements to be returned to the Halifax, as it seems clear that Mr M did not need them.

In terms of what appears to be the unauthorised removal and misuse of Mr M's statements, I agree with our investigator in that this would be a matter for the Police.

Regarding compensation, I acknowledge that Mr M feels the £750 that Halifax have already credited as lower than he considers fair. I've looked at the error Halifax made, but for the reasons above I've not considered what happened after the statements arrived at Mr M's house, and I feel that the £750 more than adequately compensates Mr M.

In conclusion, I don't uphold this complaint. This stems from aspects such as Halifax's actions after the event, and their fair compensation gesture. Other than the error, I find that Halifax treated Mr M fairly and so I cannot require it to take any further action towards him.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 April 2026.

Chris Blamires
Ombudsman