

The complaint

Mr S complains that Bank of Scotland plc would not register him for voice identification. He is also unhappy about the way it handled his request for his disability to be registered and a query about a returned payment. The bank operates in this case under its Halifax brand.

What happened

In November 2025 Mr S contacted Halifax to ask about setting up voice recognition on his account. He was told that he was not eligible for that service, but was not told why. He also asked about having a disability logged against his details, and he was unhappy about the questions he was asked about it. Mr S was also unhappy about a failed payment made from his account.

Mr S complained about the way the call had been handled and that it had ended abruptly. Halifax reviewed what had happened but was satisfied that Mr S did not meet the criteria for voice recognition. It explained to him that other security measures were available to him. It said that its agent was correct to ask him about his disability and that they had acted appropriately. It said too that Mr S had been asked if he was prepared to provide the information which the bank had asked for or whether he wanted to end the call. When he did not reply, the call was ended.

Halifax also explained that the failed payment was a direct debit payment to Mr S's credit card provider. It had been returned because there were insufficient funds in his account.

Mr S did not accept the bank's response and referred the matter to this service, where one of our investigators considered what had happened. The investigator broadly agreed with the bank's position and did not recommend that the complaint be upheld. Mr S did not accept that assessment and asked that an ombudsman review the case.

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've reached the same overall conclusions as the investigator did, and for similar reasons.

Halifax, in common with other banks, has a number of measures in place to ensure that it is dealing with its genuine customers, not someone impersonating them. One way in which can verify its customers' identity is through voice recognition software. However, that is not suitable or effective for every customer, so some customers may have to use a different way of proving their identity. It is not for me to tell Halifax how to set up its security systems – that is primarily a matter for its commercial judgment. Nor do I believe it is unreasonable for the bank to decline to discuss its security systems with its customers. In the circumstances, I don't believe it was unfair of Halifax not to tell Mr S why voice recognition was not available to him.

I agree with the investigator's conclusions about the bank's handling of the telephone call which led to this complaint. Mr S had said he wanted his disability noted, so it was not unreasonable of the bank to ask him some questions about it. The call was ended when Mr S stopped engaging with the bank's agent.

Mr S says too that the agent he spoke to refused to log his complaint. As the investigator noted, this service cannot consider a complaint which is solely about complaint handling. Be that as it may, I don't believe it was unreasonable to pass Mr S's concerns to a dedicated complaint-handling section of the bank.

Finally, Mr S's bank statements indicate that it was within its rights to return his direct debit payment. There were insufficient funds in the account to meet it.

My final decision

For these reasons, my final decision is that I do not uphold Mr S's complaint.

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

Mike Ingram
Ombudsman