

complaint

Mr S is concerned about the service provided to him by Bank of Scotland plc (trading as Halifax). He's also unhappy about the way Halifax has responded to his complaint. To resolve things, he'd like Halifax to apologise and acknowledge there've been misunderstandings, and for Halifax to make a goodwill payment to Mr S.

background

Mr S wasn't happy with the service he received from Halifax when he decided against switching his account to another bank. He told us he'd been inconvenienced as a result.

Mr S objected to a question Halifax asked him when he applied for an increased overdraft.

And Mr S complained about issues he'd had trying to register for Halifax's online banking application.

Halifax told Mr S it hadn't made any mistake when Mr S tried to register for its mobile banking application, or when the switch he wanted to stop still went ahead. But it apologised for the poor customer experience he'd had when trying to call Halifax's switching team. Halifax paid Mr S £30 for this – plus £2 to cover the cost of phone calls.

Our adjudicator feels that overall this is fair and reasonable, but Mr S disagrees. He's asked for an ombudsman to review what's happened, so this complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Halifax has admitted there've been some shortcomings in the service it's given Mr S. So I can understand why he's not happy about what's happened. But, I have to look impartially at all the available information. And, having reviewed everything that's happened, I've come to the same conclusions as our adjudicator.

I've looked into each of Mr S's complaints. I don't consider Halifax has done anything wrong – or that it's acted in a way that isn't fair and reasonable. I say this because:

switch issues

The request to switch Mr S's Halifax account came from another bank which was acting on instructions from Mr S. In order to uphold Mr S's complaint about this, I'd have to find that Halifax did something wrong - or didn't act fairly and reasonably.

I've taken into account that Mr S told Halifax he'd changed his mind after he'd arranged the switch and decided he didn't after all want to transfer his account to another bank. But, the switching process was by then already underway and couldn't be stopped by Halifax. And the other bank didn't send any request to cancel the switch to Halifax. So I don't feel I can fairly and reasonably say Halifax shouldn't have carried out the switch.

But Halifax has agreed Mr S experienced unsatisfactory customer service when he tried to get in touch with the switching team. So, I'm glad to see Halifax paid Mr S compensation for this.

Mr S's overdraft request

Our adjudicator has explained to Mr S that a request for an overdraft is effectively asking the bank for short-term borrowing. I'd always expect a bank to make enquiries to check why a customer needs an overdraft and what the money is likely to be spent on. So I don't find it was unreasonable that Halifax enquired about this when Mr S wanted to increase his overdraft – or that it wasn't fair to refuse Mr S's overdraft application. Halifax told Mr S he can apply again in future. I hope that's put Mr S's mind at rest on this point and he'll know what to expect next time.

online banking app registration problems

Halifax said the registration of the banking app failed when Mr S terminated the call before he'd been given the login code he needed. It made arrangements to send him a single use password so he could activate the application – and Halifax also suggested Mr S could try registering again under one of his other Halifax accounts. So I don't find that Halifax could fairly and reasonably have done anything further here to help sort out the problem.

Looked at overall, I agree with our adjudicator that the way Halifax has dealt with Mr S's complaint is fair and reasonable. In my view the steps it's taken to try and put things right for Mr S show that Halifax has been concerned to resolve his complaint. It has apologised in writing for what went wrong. And I agree with our adjudicator that the amount Halifax paid Mr S is fair and reasonable compensation in this situation. Based on the information I've seen, I can't require Halifax to take any further action in these circumstances.

my final decision

For these reasons, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 October 2015.

Susan Webb
ombudsman