

## **complaint**

Mr P complains that Bank of Scotland PLC (trading as Halifax) invited him to participate in a savers prize draw but then told him, after he'd registered, that he couldn't take part. He wants the bank to reimburse the cost of his calls and give him compensation for stress, inconvenience and bad advice.

## **background**

Mr P says he was invited into the Halifax savers prize draw in June 2015 as he held £5,000 with them. He went through the registration process and received a confirmation text. He contacted the bank to ask why he was told in March 2014 that his account didn't qualify for the draw and to say that he'd missed out as a result. He was then told his account still didn't qualify.

Mr P complained and was told by Bank of Scotland that the information he was given was correct and that he didn't qualify for the draw as his account was a current account and not a savings account. The bank said any customer can complete the on-line prize draw entry form but that only customers who qualify will be entered.

Mr P then brought his complaint to this service. He said he spent an hour and 32 minutes on the phone to the bank trying to sort things out and wants his call charges reimbursed at the rate of 28 pence a minute. He also wants compensation for the bank's errors.

Our adjudicator reviewed the complaint but didn't think the bank made any errors as he said it's made clear on their website that only qualifying savings account holders will be entered for the draw. He said that as Mr P's account was a current account it didn't qualify. He said Halifax provides a UK landline number for people who want to ring in to complain so Mr P didn't have to pay premium call charges when he contacted the bank.

Mr P wasn't happy with the adjudicator's conclusions and said he'd forwarded his concerns about the prize draw to the chief executive of Halifax.

## **my findings**

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 come to the same conclusions as the adjudicator and for broadly the same reasons.

I understand Mr P found it confusing that he was able to register on-line for the Halifax savers prize draw. However, the rules of the prize draw are provided on-line and customers are told they need to read them. They clearly say that only qualifying savings account holders are eligible to be entered into the prize draw and that customers are responsible for ensuring the details they enter are correct. Frequently asked questions are provided on-line and they say that any balances held in current accounts won't be counted towards the £5,000 savings balance requirement. Mr P registered for the savers prize draw as a current account holder. Taking all of this into account, I can't fairly say that Mr P was given bad advice by Halifax or require the bank to pay him compensation.

I understand that Mr P spent quite a long time on the phone to the bank trying to resolve his complaint. However, I don't believe it would be reasonable for me to require the bank to refund these call charges in the circumstances.

I appreciate that this isn't the outcome which Mr P wants. However, he doesn't have to accept my decision. He has sent his concerns about the design of the savers prize draw registration process to the chief executive of Halifax and may wish to continue to pursue his complaint with him.

**my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 14 September 2015.

Sarah Carter  
**ombudsman**