

complaint

Ms S complains that Bank of Scotland plc (t/a Halifax) didn't send her replacement debit cards after the existing ones expired. Whenever she contacted Halifax she was told the cards had been sent and when she said she hadn't received them Halifax cancelled them and sent her new ones. This happened on several occasions.

background

Ms S made numerous enquiries but never received her replacement cards which meant she didn't have any access to her money. Halifax told her she could collect her cards from her local branch but when she tried to do that the local staff told her this service wasn't available. She's upset because she was told there was a block on her account due to the number of replacement cards that Halifax had issued. She doesn't think Halifax's offer of £25 is sufficient for all the inconvenience she's been caused.

The adjudicator was satisfied that the replacement cards had been sent to the correct address and so concluded Halifax hadn't made an error. She noted that although Halifax said she could collect the cards from her local branch, it also said that she needed to phone first so that the necessary arrangements could be made.

But she felt that £25 wasn't sufficient to compensate Ms S for all the inconvenience caused by the delay in dealing with the complaint. She recommended Halifax should increase this to £100. Halifax agreed but Ms S wasn't happy with the amount. She thought it didn't take into account the costs of her telephone calls or the distress she was caused when Halifax told her there was a block on her account.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. In doing so I came to the same conclusions as the adjudicator for much the same reasons.

I can see that Halifax sent the replacement cards to the correct address and then agreed that Ms S could collect them from her local branch. But she had to make a phone call first and I can't see that she did that. In those circumstances I can't find it was Halifax's fault that Ms S didn't receive the replacement cards.

Halifax has agreed to pay £100 for the distress and inconvenience caused by the delay in responding to her complaint. I think that's fair and reasonable in all the circumstances including the cost of the telephone calls, and the problems she had after being told her account was blocked. And it's in line with our general level of awards.

my final decision

My decision is that Bank of Scotland plc must pay Ms S £100 for the distress and inconvenience caused to her by its handling of her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 29 December 2015.

Linda Freestone
ombudsman