

complaint

Mr and Mrs B complain that Bank of Scotland Plc (trading as Halifax) asked them to send documents containing personal data to an incorrect address. They consider they are at risk of identity theft and fraudulent transactions as a result.

background

As part of an application for a mortgage advance, Halifax asked Mr and Mrs B to provide a number of documents. But the address it gave them was incorrect, and Mr and Mrs B's documents have not been recovered.

Halifax accepted its mistake, and offered compensation of £500 which Mr and Mrs B did not accept. After the complaint was referred to this service, Halifax agreed to cover the cost of registration with the UK's fraud prevention scheme for one year, in addition to the £500 it had already offered. The adjudicator considered this was fair. Mr and Mrs B responded to say that they did not consider the seriousness of the bank's mistake had been properly assessed. They also considered it unfair that they should have to pay for future fraud prevention.

my findings

I have considered all that has been said and provided by Mr and Mrs B and by Halifax, to decide what is fair and reasonable in this complaint.

I do not underestimate the worry caused to Mr and Mrs B when their documents went missing as a result of the bank's error. I can understand, therefore, why they might consider the bank's compensation offer should be higher.

After very careful consideration of the available evidence, however, I am satisfied that the bank's offer is fair, and in line with awards made by this service in complaints of a similar nature. I also consider the bank's offer to cover the cost of registration with the UK's fraud prevention scheme for one year is reasonable.

I accept that Mr and Mrs B consider there has been a breach of data protection legislation. As the adjudicator has already said, they may wish to address their concerns in this respect to the Information Commissioner.

my final decision

My decision is that Bank of Scotland plc (trading as Halifax) should pay £540 to Mr and Mrs B in full and final settlement of their complaint.

Caroline Stirling
ombudsman