

complaint

Mr C complains that Bank of Scotland plc, trading as Halifax, did not change his address when asked to do so and that he has therefore not received bank statements for his account. He says that he has incurred charges from HM Revenue and Customs because he has not been able to file his tax return as a result.

background

Mr C has a bank account with Halifax. He contacted it in October 2013 to change his address. His address was not changed so he contacted Halifax a number of times. Halifax paid £50 compensation to Mr C in April 2014 and also paid £29 towards his costs. It paid a further £50 compensation to him in May 2014 and then paid £100 to him in June 2014. It says that it sent copies of his bank statements to Mr C in May and June 2014. Mr C was not satisfied with Halifax's response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. He concluded that Halifax had sent historic statements to Mr C with its final response letter and had paid £229 to him. He also said that he would need to see evidence of the penalty charges that had been incurred by Mr C.

Mr C has asked for his complaint to be considered by an ombudsman. He says, in summary, that he did not receive historic statements from Halifax and that the compensation paid to him by Halifax is unacceptable. He says that he has asked his accountant for details of the charges that he has incurred.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Halifax accepts that it did not update Mr C's address when asked to do so. It has apologised to Mr C for its mistake and has paid him a total of £229 compensation. It says that it has sent copies of Mr C's bank statements to him twice but he says that he did not receive them from Halifax (although he accepts that he has received e-mail copies of the statements for the period from October 2013 to April 2014).

Mr C says that he has not been able to file his tax return because he does not have the statements and that he is being charged £100 each month by HM Revenue and Customs as a result. However, despite repeated requests from the adjudicator, he has not provided any documentary evidence to show the charges that he has incurred.

I am not persuaded that there is enough evidence to show that Halifax's mistake has prevented Mr C from filing his tax return or that he has incurred penalty charges as a direct result of Halifax's mistake. Halifax has paid £200 compensation to Mr C and has also paid £29 towards his costs. I consider that to be fair and reasonable in the circumstances. I do not consider that it would be fair or reasonable for me to require Halifax to pay any further compensation to Mr C.

my final decision

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 20 January 2015.

Jarrold Hastings
ombudsman