

complaint

Mr A complains that his online banking has been restricted by Bank of Scotland plc, trading as Halifax.

background

Mr A was concerned about possible fraudulent access to his online banking in August 2015. So he contacted Halifax. It reset his security details and sent him a new personal security number. He complained to Halifax the following month about issues with his online banking. He also complained about the time that he had to spend calling Halifax's fraud team. Halifax paid him £75 compensation for his distress and inconvenience and £32 to reimburse him for his call costs. He was not satisfied with its response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. He noted that Halifax had reset Mr A's personal security number and posted it to him. It also advised him to reset his password and any memorable information that he had stored. Halifax said that Mr A's business banking account did not raise any fraud concerns. The adjudicator noted that Halifax had confirmed that Mr A's online banking was active but that he needed to reset his password. Halifax had provided evidence to show that the payments of £75 and £32 have been credited to Mr A's account. And the adjudicator provided Mr A with a copy of Halifax's final response letter - which he said he hadn't received. The adjudicator said that Halifax had dealt with Mr A's complaint fairly – so he didn't consider that it should be asked to do any more.

Mr A has asked for his complaint to be considered by an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I agree with the adjudicator – and for the same reasons.

my final decision

So my decision is that I do not uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr A to accept or reject my decision before 19 February 2016.

Jarrold Hastings
ombudsman