

complaint

Mr and Mrs A complain Halifax treated them badly when they tried to pay in a cheque to their joint account and then transfer some of the proceeds to their ISAs. Mr and Mrs A had a number of other problems following this too.

background

Mr and Mrs A went into their local Halifax branch to deposit a large cheque in their joint account. Mr A says that they were questioned about the source of the funds in a way that make them feel like criminals. Mr A said that he wanted to transfer some of the proceeds into their ISAs and says he was told this wouldn't be a problem.

Mr A says he returned several days later and dealt with the same member of staff. He says that he was told he wouldn't be able to transfer money into his wife's ISA for reasons of data protection. Mr A says the member of staff was speaking out loud and didn't give him a chance to speak. Mr A had already complained to Halifax about the way he was treated when he tried to deposit the cheque and complained about this too.

Halifax investigated Mr A's complaints and apologised for the way Mr and Mrs A were questioned. Halifax also said that Mr A hadn't been able to transfer money into the ISAs because the cheque hadn't fully cleared and that his wife would need to sign a form. Mr A complained about this response saying it was untrue and complained about a call he subsequently received about conducting research. Mr A also complained about the time it took to organise some of the proceeds of the cheque to be transferred into ISAs.

Mr and Mrs A complained to us about all of the above issues and about the fact that the interest rate on their ISAs dropped after they had done so. Our adjudicator considered the £150 that Halifax had offered, in addition to the other steps it had taken, was a fair and reasonable outcome. Mr and Mrs A disagreed so I have reviewed this complaint.

my findings

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

I can see that Mr A is very unhappy about the way he and his wife have been treated by Halifax. I can also see that Halifax has apologised for the way they felt when they were asked about the source of the proceeds of the cheque they paid in. Both parties have given conflicting evidence, but I'm satisfied that the member of staff was asking about the source of the proceeds of the cheque because they had to do so.

I'm also satisfied that the cheque wasn't fully cleared when Mr A came into the branch a second time to transfer some of the proceeds into his ISA and one his wife had. I can understand why the member of staff wouldn't have been able to say much about the transfer Mr A wanted to make into his wife's ISA as they couldn't discuss Mrs A's ISA with Mr A as they hadn't been authorised to do so.

I agree with our adjudicator that the steps Halifax has taken – including removing Mr A's number from its third party database and offering £150 in compensation – amount to a fair and reasonable outcome in this case. I am, therefore, going to require Halifax to do this and leave it to Mr and Mrs A to decide whether or not they want to accept my decision.

my final decision

My final decision is that I require Bank of Scotland plc (trading as Halifax) to pay Mr and Mrs A £150 in compensation.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs A to accept or reject my decision before 23 July 2015.

Nicolas Atkinson
ombudsman