The chargeable phone numbers are a nightmare. When I have had reason to complain e.g. a complaint against NTL, it has cost me dearly to phone NTL on the chargeable numbers when the error was there's. It likewise happened on Homecall's numbers.

To phone the Halifax to transfer money or order a card, I am charged for the phone call. This is daylight robbery. They have my money and are using it to make money, yet they still need to charge me to phone for a simple bank service which I wouldn't be charged for if I visited the branch. I believe this is discrimination and is an unnecessary charge by the bank. The Banking Code I believe states that they cannot legally charge for unauthorised overdrafts for example, yet they can charge for a phone call. It doesn't make sense.

Each chargeable phone number should be displayed with a normal landline number for the consumer to select which is the best to use bearing in mind their own circumstances.