

The complaint

Mr L complains that Bank of Scotland plc (BoS) trading as Halifax blocked his credit card whilst he was abroad. He is unhappy with the time taken to speak to someone about this. Mr L would like BoS to contact consumers when fraud is suspected. And would like more compensation than the £25 BoS has paid.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here instead I will focus on giving the reasons for my decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so I have reached the following conclusions:-

- I appreciate Mr L's frustration that BoS blocked his credit card when, as I understand it, he was trying to make a small transaction after having just made a successful significant one. BoS has explained that the larger transaction was done as a chip and PIN one. It blocked the smaller contactless transaction as a security measure. These measures are there to protect both consumers and the bank so I can't say BoS's actions were unreasonable.
- Having seen BoS's customer contact notes I can see it put an alert on Mr L's account when he ordered car hire online as it felt this transaction might be suspicious. Understandably Mr L thinks BoS should have contacted him at that point. BoS has explained that on some occasions it does contact customers directly when this happens but not always. Whilst I appreciate Mr L's desire to ensure in future BoS changes its processes to contact all customers when there is suspicious account activity that's not in our remit for us to tell BoS to do this.
- I appreciate the frustration caused by the time taken for Mr L to resolve the issue by phone and the costs incurred whilst he was abroad. BoS credited Mr L's account with £25 for the inconvenience of the time taken which I think was reasonable. It has however agreed to pay an additional £50 to cover the cost of phone calls made. I think this is reasonable for the costs Mr L would have incurred.

My final decision

My final decision is that I uphold this complaint.

In full and final settlement Bank of Scotland plc trading as Halifax should pay Mr L and additional £50 to cover his phone costs.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 29 September 2022.

Bridget Makins
Ombudsman