

## **The complaint**

Mr J complains that Bank of Scotland plc unfairly blocked his account access and required him to attend a branch to remove any account restrictions.

## **What happened**

Mr J says Bank of Scotland (BoS) blocked his account access following telephone calls he made to it about a payment. He says he passed the required security checks, but his account was blocked. Mr J was abroad at the time and had no access to his money to pay for travel as well as for medical expenses. Mr J would like an investigation into what took place and an apology.

BoS says it upheld Mr J's complaint and paid him £73 compensation. It says it correctly applied the security blocks but accepts it acted too hastily by telling Mr J he needed to attend a branch to remove them. It says it told Mr J to contact it in its letter of 10 May 2023 to avoid attending a branch as it initially said. BoS says Mr J told it he would not speak to it, but he did so at the end of May 2023 when it removed the account blocks.

Mr J had brought his complaint to us, and our investigator upheld the complaint. The investigator thought Mr J was unable to access his account for over two months and recommended BoS increase its compensation offer by £150.

BoS accepts the investigator's view.

Mr J has provided a detailed response and in summary says a full investigation into the circumstances of the block hasn't taken place. He says he felt unable to communicate with BoS due to the outcome of other matters not directly connected to this complaint. Mr J says the e-mail he received was different to BoS's final response letter and didn't give him an invitation to discuss an alternative to attending a branch. He would like an apology and says the compensation level is not the main part of the complaint.

## **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 come to the overall view that I uphold this complaint.

I hope it assists Mr J if I explain our role here. We are not BoS's regulator and so it's not our role to direct it about its security process, punish it or carry out an investigation into its practices. We are not a court, and it would be for a court to decide if BoS's security measures were illegal as Mr J suggests. There is also no need for me to comment on all of the detailed submissions Mr J makes but I have read all of them and will focus on what I think are the main issues.

Banks and building societies must have security and fraud measures in place to protect its and its customers money. I am sure Mr J appreciates that fraud is major problem for such

businesses and there are occasions when genuine transactions as well as genuine customers are impacted by security measures being applied to an account as here. That doesn't mean in itself that a business has made a mistake and such measures are inevitably dealt with in account terms and conditions.

I appreciate Mr J's frustration here that he appears to have passed all of BoS's security measures but for what remain unknown specific reasons it applied a security block to his account. I would not expect BoS to provide detailed reasons for the application of security measures as such information will be commercially sensitive, but it accepts it acted "hastily" by asking Mr J to attend a branch when abroad and without access to his money. So, I don't think BoS acted unfairly by applying security measures and think it's up to it to decide when exercising its commercial judgement when such measures should be applied. I have explained that an investigation into such decisions is not something this service conducts.

The key issue here is the requirement for Mr J whilst abroad and without access to his money to attend a BoS branch to remove the account blocks. There is no dispute that BoS accepts that requirement was applied in its words "hastily" and I agree. I am sure Mr J would have been caused distress in being faced with that decision to end medical treatment and return home but without account access to pay for his travel costs.

I appreciate Mr J says the compensation level is not the main outcome he is looking for. But I accept that Mr J was without account access for some time, and I have made clear I think he would have been caused distress as well as frustration with BoS's decision. I agree with the investigator that BoS should pay a further £150 compensation which I think is fair and reasonable.

I appreciate Mr J would like an apology but having looked carefully at BoS's final response letter of 10 May 2023 I'm satisfied that it apologised on two occasions. It says, "I'm sorry we didn't get this right..." and later says "I'm also paying you £50 by way of an apology". It follows that I can't fairly direct BoS to look again at the issue of an apology as I'm satisfied that it did apologise.

I accept that the final response letter of 10 May 2023 and the e-mail Mr J received were different. And I also appreciate Mr J's reluctance to want to speak to BoS. But I can see in any event Mr J did speak to BoS later on that month and the account block was removed. So, I don't need to comment on those matters further.

Overall, I find this now brings an end to what we in trying to resolve this dispute informally can do. I accept Mr J may have unanswered questions about what took place but it's not our role to answer them all as an informal dispute resolution service.

### **Putting things right**

BoS should pay Mr J a further £150 compensation and his acceptance of this decision would be in full and final settlement of this complaint.

### **My final decision**

My final decision is that I uphold this complaint and order Bank of Scotland plc to pay Mr J a further £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 24 October 2023.

David Singh  
**Ombudsman**