

The complaint

Mr R is unhappy with the service he received from Bank of Scotland plc, trading as Halifax, surrounding transfers he wanted to make from his account.

What happened

Mr R wanted to make a series of transfers from his account. Some of these transfers were flagged by Halifax's fraud detection system which meant that Halifax needed to speak with Mr R to verify the transfers before allowing them to complete. Mr R wasn't happy about this, and he also wasn't happy about the time he was having to expend talking with Halifax or how he was spoken to by their agents. So, he raised a complaint.

Halifax responded to Mr R and agreed that, on some occasions, he hadn't received the standard of service from them that he was entitled to expect. Halifax apologised to Mr R for this and offered to pay £100 to him as compensation for the trouble and upset he'd incurred. But Halifax didn't feel they'd acted unfairly by flagging some of the transfers for further checks as they had, and they also felt that Mr R had contributed to the cumulative length of time he'd had to spend on the phone by not being reasonable to their agents. Mr R wasn't satisfied with Halifax's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt Halifax's response to Mr R's complaint, including the offer of £100 compensation, already represented a fair resolution to what had happened. Mr R remained dissatisfied, so the matter was escalated to an ombudsman for a final 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'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

Like all banks, Halifax have an obligation to have systems and processes in place to protect their customers' money. And given these obligations, I don't consider that Halifax have acted unfairly by using the automated fraud detection systems that they employ, especially as they've confirmed to Mr R that they're aware of several instances of attempted fraud which involved payments being made to the business that Mr R was instructing the transfers to.

This isn't to say that Mr R wasn't inconvenienced by the transfers being flagged for further checks as they were. But it is to say that, given the unwelcome risk of fraud that presently exists surrounding banking practices, it can be the case that a degree of inconvenience and frustration is unfortunately necessary for customers such as Mr R – resultant from the

obligations that banks have regarding fraud security, which I'm satisfied guided Halifax's actions in this instance. And while such necessary inconvenience is undoubtedly unfortunate, I wouldn't consider it to be unfair.

When Mr R was required to speak with Halifax, he was entitled to expect an appropriate standard of service from them. I've listened to several calls between Mr R and Halifax's agents. And while I won't discuss each call separately here, I agree with Mr R that he didn't receive the standard of service he should have received on all occasions.

But I don't agree the standard of service that Mr R received from Halifax was 'outrageous' as Mr R contends, or that Halifax's agents were rude and obstructive to him as he feels was the case. Indeed, from an impartial perspective, I feel that there were instances where Mr R's own behaviour towards Halifax's staff wasn't to the standard that Halifax's staff were reasonably entitled to expect from Mr R and contributed to the length of several calls. And this is especially the case given that I'm satisfied Halifax's staff were attempting to comply with processes surrounding the temporary blocking of Mr R's requested transfers that I've previously explained I'm satisfied it was fair and reasonable for Halifax to implement.

Ultimately, I feel that Halifax's response to Mr R's complaint already represents a fair outcome and does fairly compensate Mr R for the poor standard of service he received from Halifax on some occasions. And I don't feel that Halifax should fairly be asked to take any further action beyond the apology and offer of £100 compensation they've already made.

So, while I will be upholding this complaint in Mr R's favour, I'll only be doing so to formally compel Halifax – should Mr R accept this decision – to pay the £100 they've previously offered to him. I realise this may not be the outcome Mr R was wanting. But I hope he'll understand, given what I've explained, why I've made the final decision that I have.

Putting things right

Halifax must make a payment of £100 to Mr R.

My final decision

My final decision is that I uphold this complaint against Bank of Scotland plc, trading as Halifax, on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 21 September 2023.

Paul Cooper

Ombudsman