

## **The complaint**

Mr B complains that two of his credit card payments were declined by Bank of Scotland plc, trading as Halifax, and that it hasn't explained how he can ensure that his payments aren't declined in the future.

## **What happened**

Mr B tried to make two payments in March 2024 using a contactless payment service linked to his Halifax credit card but the payments were declined. He contacted Halifax but wasn't happy with the explanation that he was given so he complained to it. It apologised for the service that Mr B had received, which it said had fallen short of the standard that it aims to provide, and it was arranging to pay £15 to his credit card account to make up for that. It said that when using the contactless payment service, there are occasions when it will decline a transaction as it requires the customer to authorise the payment with their personal identification number.

Mr B wasn't satisfied with its response so complained to this service. His complaint was looked at by one of this service's investigators who, having considered everything, didn't think that it should be upheld. He was satisfied that Halifax didn't make any banking error and that its apology and compensation were fair and reasonable.

Mr B didn't accept the main component of the response from Halifax and rejected its comment that it's unable to tell him the transaction limit for the contactless payment service. He says that he'd like an ombudsman to review his comments and make a decision on whether or not Halifax should provide him with basic information about the limits so that he can better make an informed decision on whether or not to continue using its banking services.

## **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.

The Financial Ombudsman Service offers an informal dispute resolution service and tries to resolve complaints by customers about financial businesses by looking at what it considers to be fair and reasonable in the circumstances. It has no regulatory or disciplinary role over those businesses so I'm unable to require any of them to change the way that they conduct their business.

Mr B complained to Halifax after the payments had been declined and it wrote to him in April 2024 and said that it agreed with the part of his complaint about his complaint being closed without his consent and wanted to put things right. It apologised for the service that he'd received, which it said had fallen short of the standard that it aims to provide, and that it was arranging to pay £15 to his credit card account to make up for that. It said that it was declining the part of his complaint about transactions being declined as there are occasions when it will decline a transaction as it requires the customer to authorise the payment with their personal identification number.

In response to Mr B's complaint to this service, Halifax says that it limits the daily amount customers can spend using the contactless payment service, which can vary – and, if declined, customers can use their card and personal identification number to make the payment. It says that it wouldn't divulge the limits set for security purposes or share that information with customers but doesn't decline transactions for no legitimate reason.

I've carefully reviewed Mr B's comments, but I'm not persuaded that there's enough evidence to show that Halifax acted incorrectly in declining the two payments that he tried to make using the contactless payment service. Mr B was able to authorise those payments using his personal identification number.

Nor am I persuaded that it would be appropriate for me to require Halifax to provide Mr B with more information about the limits that it applies to contactless payment transactions. I appreciate that he would like that information so that he can better make an informed decision on whether or not to continue using Halifax's banking services so my decision will be disappointing to him.

Halifax accepted that there were some customer service issues. It apologised for them and paid compensation to Mr B. I consider that to have been a fair and reasonable response to those issues. I consider that Halifax has responded to Mr B's complaint fairly and reasonably and I find that it wouldn't be fair or reasonable in these circumstances for me to require it to take any further action in response to his complaint.

### **My final decision**

My decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 4 December 2024.

Jarrold Hastings  
**Ombudsman**