

The complaint

Miss T complains about the service she received from Bank of Scotland plc (trading as Halifax) when her account was blocked.

What happened

Miss T says that Halifax blocked a payment she was making and told her she'd have to travel to a branch to get her account unblocked. She says she was on the phone for many hours, and it took her two hours to travel to the branch. She adds that she was also unable to take a screenshot of her current account to submit for her tax return. Miss T says the issues have contributed to her serious health conditions.

Halifax explained that the block was correctly applied as part of its fraud prevention measures. However, it says it acknowledged that some of Miss T's calls were transferred to the wrong department and paid her £40 for this. Halifax then considered the amount of time it took Miss T to resolve the issues and said £150 would be more appropriate compensation.

Miss T did not accept this offer.

Our investigator did not recommend the complaint should be upheld. She did not find Halifax had acted unfairly by checking the transaction and subsequently blocking the account. She considered Halifax's offer of £150 for Miss T's inconvenience was reasonable.

Miss T responded to say, in summary, that the issues with Halifax began at the beginning of the year with multiple transactions being referred to the fraud team.

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.

When Miss T attempted to make a £1,500 payment, via telephone banking, on 23 March 2024, Halifax's system automatically flagged it as a potential fraud risk. The advisor explained that it was due to the size of the payment and the fact that it was a new payee. I can't conclude it was wrong to do so and I'm satisfied that Halifax was following its own processes when it proceeded to ask Miss T further questions.

I can understand why Miss T was frustrated by this, especially as she now says this had also happened with previous transactions. However, as Miss T became upset on the call, she was unable to answer the questions to the advisor's satisfaction and was told the account would be blocked until she'd taken the required documents into a branch. I have listened to

the call, and I can understand why the advisor may have had concerns, so I can't conclude Halifax did anything wrong in that respect.

Nevertheless, I've seen evidence to show that Miss T was on the phone to Halifax for more than two hours as a result of her account restriction and was also not transferred to the correct department every time she called. I further accept that Miss T had to travel to a branch that was over 10 miles away to get the block removed from her account and all the stress contributed to her health issues.

So, I'm persuaded that Miss T should receive compensation for the poor service and the ongoing inconvenience but find that the £150 already offered by Halifax is in line with the sort of award this service would make.

I've also considered the point Miss T makes about being unable to screenshot her account. I understand this is a security setting in the Halifax app and, as such, this service cannot instruct the business to disable it. However, the advisor Miss T spoke to offered various alternatives for her to access the information she needed so I'm satisfied she would have been able to meet the requirements of her tax return.

In summary, I can understand why Miss T feels frustrated with the recent experiences she's had with Halifax, but I find Halifax was acting to protect its customer, followed its own processes and has offered fair compensation.

Finally, I acknowledge Miss T says she has had ongoing issues since the beginning of the year, but I can only consider the merits of the specific complaint that was initially referred to this service.

My final decision

My decision is that I find the £150 now offered by Halifax to be fair and reasonable. Bank of Scotland plc (trading as Halifax) should pay Miss T the additional £110 as it has offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 25 November 2024.

Amanda Williams

Ombudsman