

The complaint

Mr H complains that Bank of Scotland plc trading as Halifax blocked his credit card, and he couldn't resolve this while he was overseas.

What happened

Mr H says that while he was overseas his Halifax Clarity credit card was blocked due to potential fraud concerns by Halifax. Mr H says the only way to contact Halifax's fraud department was by phone to the UK, which was extremely difficult due to poor mobile signals, and long queues and times to communicate with their fraud department. He says he had multiple calls with Halifax lasting several hours without being able to remove the block. He was unable to resolve the issue by other means (such as via messaging).

Mr H says the Clarity credit card is promoted for use abroad, but this was a misrepresentation as the removal of the block is almost impossible whilst overseas. Mr H made a complaint to Halifax.

Halifax did not uphold Mr H's complaint. They said a restriction was added to his account because their systems picked up his card may have been compromised. They said they called Mr H and sent him a text message, but they were unable to reach him. They said to verify him they would need to speak to him to remove the block. Mr H brought his complaint to our service.

Our investigator did not uphold Mr H's complaint. He said that although the block caused Mr H inconvenience, the block was not placed in error and therefore he couldn't ask Halifax to reimburse any costs. He said the measures were in place to protect Mr H's account and Halifax acted in line with the terms and conditions of the account by restricting the use of the card.

Mr H asked for an ombudsman to review his complaint. He made a number of points. In summary, he said he had seven chats with Halifax about the issue and he made dozens and dozens of calls to Halifax, including from his wife's mobile phone lasting several hours. Mr H provided details of the dates and lengths of the calls.

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.

Mr H has made a number of points to this service, and I've considered and read everything he's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of his complaint in deciding what's fair and reasonable here.

I'd like to explain to Mr H that it is not within this service's remit to tell a business how they should run their security procedures, such as when to restrict a credit card, how they remove a restriction, or by what method they ask a customer to use in order for them to remove a restriction on a credit card. It would be the role of the regulator – the Financial Conduct

Authority, who have the power to instruct Halifax to make changes to their policies and procedures, if necessary.

Banks and building societies have an obligation to try and keep their customers' accounts safe and prevent fraudulent transactions. Sometimes they identify and block legitimate payments that a customer wants to take place. This can cause distress and inconvenience to a customer – but it doesn't necessarily mean they have acted incorrectly.

I've looked at the terms and conditions which were in place at the time of the block to see if these reference Halifax being able to block/restrict a customer's Clarity credit card. Section B2.5 of the terms set out when they can stop a customer using their card or refuse to authorise a transaction. Here, Halifax had concerns about the payment, so they acted in line with the terms, and they didn't make the payment.

So I'm satisfied that Halifax were fair to block the payment and restrict Mr H's card based on the reasons given in this section of the terms. While of course I have a great deal of empathy for the position that Mr H found himself in, I can't say Halifax made an error here in trying to protect Mr H's account, even if he was overseas at the time.

I've considered what Mr H has said about the experience he's had when trying to get the restriction from his card removed. I asked Mr H if he could provide further details of the telephone numbers he rang from, and the dates of the calls/his chats with Halifax. I'd like to thank Mr H for providing this information.

I passed this information onto Halifax for them to search their systems and provide me with any call recordings/chats they had. Halifax originally located two chats Mr H had with them, but after the further information he provided, they located another four chats he had with them.

I've reviewed these six chats. The first chat is dated 18 September 2024 at 18:34pm. Mr H informs Halifax his card has stopped working overseas. Mr H is told that a fraud indicator had been added to his card, and the best way to get this resolved is to contact their fraud team. The chat agent is clear that *"this team is not available on the mobile messaging service"*. He is given two different telephone numbers, including one for international calls.

Mr H uses the chat facility again later that evening. He asked Halifax to enable his credit card. But the chat agent explains he would need to contact their fraud team. The following morning Mr H asks Halifax how he can call an 0800 telephone number, as his card was still disabled, and he was overseas. The chat agent urges Mr H to call the fraud team and he also gives a telephone number if calling from overseas.

On 20 September 2024 Mr H informs the chat agent that he's tried to contact the fraud department for two days but the calls time out due to 10 minutes plus queues. He asked the chat agent for her to ask the fraud team to call him. The chat agent confirms she is unable to reach out to them as they aren't on the messaging service. She apologises for this and gives Mr H the international telephone number again.

Mr H uses the chat later that day when he is at the airport. He asks for the situation to be escalated, and he explains he will board in 1 hour 20 minutes. A manager joins the chat, and he explains that this isn't something that they could resolve over the chat, but he does suggest that Mr H may be able to use a customer service desk at the airport where he could reverse the charges to call them, or if the airport has Wi-Fi then he could use this to call them.

The last chat is dated 24 September 2024, and it is regarding Mr H's debit card. As Mr H's

complaint that he brought to our service was not about his debit card then I won't address this chat as part of this decision.

Halifax located seven call recordings, and although this is substantially less calls than what Mr H has told us about, I don't dispute what he's told us. And the screenshots he's sent us shows he's made more than seven calls to Halifax. There may be legitimate reasons why Halifax can't locate other call recordings such as calls only being recorded for non-automated calls, or only calls which are connected being recorded (eg calls waiting for an agent may not be recorded or kept) but I have listened to the call recordings Halifax do have.

On the call recordings I have from 18 September 2024 Mr H spoke with a call handler on the first call and he was transferred through to the fraud team, but the call disconnected on the second call after two seconds.

Mr H rings Halifax the following day, and the call handler explains he needs to pass security. She asks Mr H several questions, but Mr H was unable to pass security. He tells the call handler that the fraud team have tried to ring him twice, and he asks her to get them to call him again. But she tells Mr H she would be unable to if she couldn't verify him. This is what I would expect here. I say this because the call handler would need to know she was genuinely speaking to Mr H in order to try and get him connected to the fraud team.

On the calls I listened to the following day, there appeared to be interference on the line on some of the calls. It's clear that Mr H had trouble staying connected on the calls, which led him to have to ring back up several times, so I can empathise with his frustration here, especially as he wasn't able to resolve the issue.

I know this caused Mr H to ring dozens of times before he was finally able to resolve the issue. And while I don't have the call recordings, the system notes I have access to confirm that it was 30 September 2024 when Halifax were finally able to remove the block.

Again while I can empathise with Mr H with the time he's spent on trying to get the block removed from his card, I can't hold Halifax responsible for any call costs his network provider charges him as this is out of Halifax's control. It is also out of their control any connectivity issues that Mr H's network had. Although Mr H has spent a lot of time on the phone, I'm not persuaded that his average call time was excessive. So it would not be proportionate for me to ask Halifax to pay Mr H compensation here.

I've considered what Mr H has said about the misrepresentation about the Clarity credit card. But I'm not persuaded by this. I say this because on one of the calls I listened to, Mr H confirmed he used the card overseas on 17 September 2024. So this does show the card can be used overseas. The card was restricted due to suspected fraud to protect Mr H's account, and I've seen no evidence the block was due to the type of card Mr H had. I would expect Halifax to take the same action on any type of credit card they offer if they suspect fraud on a customer's account in order to protect their customer's and themselves. So it follows I don't require Halifax to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 March 2025.

Gregory Sloanes

Ombudsman