

The complaint

X has complained that MBNA Limited hasn't offered any method of unblocking an account with it, other than speaking on the phone.

What happened

On 28 October 2024, X tried to make a purchase using his MBNA card, but it was flagged for security checks. X tried to verify that it was a genuine transaction, using live chat, but MBNA said it needed to be done by a phone call. It said it tried to call X, but couldn't get through. The account was then unblocked the next day.

X feels that this is discrimination, and the requirement that the card had to be unblocked by phone breaches the Equality Act 2010.

One of our investigators looked into what had happened, and while doing so, MBNA offered X £75 compensation. He thought this was fair.

X disagreed, and feels MBNA should make reasonable adjustments, by allowing for the account to be unblocked using live chat.

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'm satisfied it was reasonable of MBNA to block the account, as the attempted transaction was flagged as unusual on its system. The terms and conditions of the account allow for this to be done. But, I can also see that X finds phone calls difficult, and was inconvenienced by not being able to unblock the account using other means.

However, MBNA has since offered X £75 to apologise for the inconvenience, and I think it is fair. Here, a balance was being struck between ensuring X's account was secure, and using reasonable adjustments. And as yet, MBNA requires a phone call, as this is more secure. It has also suggested that X use a Power of Attorney. I understand X doesn't want to do this. However, overall, and taking into account security requirements, I think MBNA's offer of £75 is fair.

Putting things right

To put things right, MBNA should pay X £75 compensation, if it hasn't already.

My final decision

For the reasons given above, it's my final decision to uphold this complaint in part, and require MBNA Limited to pay X £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 5 May 2025.

Elspeth Wood
Ombudsman