

## **The complaint**

Mr W complains that Bank of Scotland plc trading as Halifax made telephone calls to him despite it having recorded in its records that he did not take such calls. And that it flagged some transactions as fraudulent when they were not.

## **What happened**

Mr W has it marked on his record with Halifax that due to his disability, he can't receive phone calls. In September 2024, Halifax's automated fraud prevention system flagged some payments he had tried to make for an additional security check. Halifax said it sent SMS messages and push notifications, and when it didn't receive a response its system automatically attempted to call Mr W. It made two such calls on the first day and two on the second day.

Mr W complained and managed to get the payments unblocked through Halifax's web chat service. He was upset that Halifax had made calls to him and demanded that it make no further such calls. He has since told our Investigator that his phone was out of action so he was unable to respond to the texts or notifications.

Halifax explained that its fraud prevention system is automated and that the system flagged the payments for security checks. It then sends a message and/or a push notification (which appears directly on the phone screen). If the customer does not respond to those then the system will automatically call them. It's unable to prevent this happening and can't guarantee that in the future Mr W won't receive a call.

On referral to the Financial Ombudsman Service, our Investigator said that they couldn't see that Halifax had done anything wrong. It doesn't require Mr W to answer any such calls and he can contact Halifax by text or by web chat to unblock any such payments.

Mr W was not satisfied with this and the matter has been passed to me for an Ombudsman's consideration.

## **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.

I've noted that Halifax operates an automated fraud prevention system, like most major banks. This means that some payments may be flagged for a security check by the system. I fully appreciate that the payments Mr W were making were genuine, but it's not possible to mark any payment to not receive a security check. So I'm afraid that I can't tell Halifax not to carry out a security check on any particular payments in the future.

I accept that Mr W doesn't want to receive telephone calls and that Halifax had marked this on his record. And that it caused him some upset to receive such calls. Halifax has confirmed that when it makes a security check, it will send an SMS message and/or a push notification. And it does appear, from Mr W's explanation to us that as his phone was out of

action he didn't receive the messages. So it seems that it was just unfortunate that the system flagged his payments when his phone was out of action.

I have considered Halifax's options and in particular whether it acted reasonably in Mr W's particular circumstances.

I don't think it would be reasonable to expect Halifax not to flag any particular payments for security checks. This is because banks are obliged to comply with regulations to prevent fraud. And an automated system might flag certain payments more than others (quite possibly the sort of payments Mr W was making). Given the number of accounts each bank has, it wouldn't be reasonable to expect them to check each and every account manually.

I'm sorry that this might mean in Mr W's case that, if he doesn't respond to messages or notifications, he might receive telephone calls. But again I can't expect Halifax to change its systems or processes so as to stop such calls being made. And I bear in mind in particular that it has confirmed that it doesn't require Mr W to take those calls or make telephone calls, in order to unblock any transactions. So from the point of view of recognising his disability I think that Halifax has acted fairly and reasonably.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 23 April 2025.

Ray Lawley  
**Ombudsman**