

## **The complaint**

Mr K complains that Bank of Scotland plc trading as Halifax blocked his credit card whilst he was travelling abroad.

## **What happened**

Mr K holds a credit card with Halifax.

On 5 January 2025 Mr K used his card abroad to make two purchases but subsequent attempts to pay using the card were declined.

Mr K complained to Halifax. He said he hadn't been notified that the card would be blocked, and that he'd been left unable to rely on the card and had had to borrow cash from family members. Mr K said he felt that the bank should have emailed him about the potential block and sought compensation.

Halifax didn't uphold the complaint. In its final response dated 8 January 2025 it said the card had been blocked due to concerns that it had been compromised. It said that customers could reply to the automated call or SMS to complete security checks but that in some cases the block wouldn't have the automated message, and the customer was required to contact the bank directly.

Mr K remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said there was no evidence that Halifax had made an error when it blocked the card.

Mr K didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr K but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file but I'll concentrate my comments on those points which are most relevant to my decision, if I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the information provided by both parties. I can see from the information provided by Halifax that Mr K's card was blocked by the banks fraud systems at 22.38 on 5 January 2025 and was removed at 12.27 on 9 January 2025.

Halifax – like all lenders – have an obligation to protect customers from potential fraud. All banks have automated systems in place to detect potential fraud. These systems will flag transactions if they suspect anything suspicious or unusual.

In Mr K's case, Halifax has confirmed that the fraud systems detected that Mr K's account may have been compromised and applied a block.

The terms and conditions of Mr K's credit card account state that Halifax may cancel or suspend the use of the card or refuse to authorise a transaction if the bank has reasonable grounds to suspect fraudulent or unauthorised use of the account, including if the transaction seems unusual compared with normal card usage.

Mr K agreed to these terms and conditions when he took out the card.

Based on what I've seen, the block has been applied in line with the terms and conditions of the account here, so I'm unable to say that Halifax has made an error.

I appreciate that Mr K feels that the bank should've contacted him to let him know about the block. Halifax has explained that it's sometimes possible for customers to unblock the account by responding to an automated call or text.

Mr K didn't receive an automated contact. Halifax has explained that in some cases, and depending on the level of block applied, blocks don't have the automated contact option and customers are required to contact the fraud team at the bank to unblock the account. This is part of the bank's processes and procedures.

I appreciate that the block caused inconvenience for Mr K whilst he was abroad. Mr K has explained that he found it difficult to get in touch with Halifax due to his phone not working abroad. I understand that it's not always straightforward to telephone from abroad and that a call to the fraud team can often take longer than a standard call due to the nature of the subject matter. I can see that Mr K ultimately purchased a SIM card which enabled him to use his phone. Halifax has said that it also offered Mr K the option of contacting it via the international operator.

Mr K has said that he was advised by the fraud team when he spoke to them on 9 January 2025 that his card wouldn't be blocked again. He says this wasn't the case, because when booking a holiday on 29 January 2025 he discovered that the card had been blocked on 13 January 2025.

Mr K has raised a separate complaint about the second block, so I won't be commenting on that in detail in this decision. This service asked Halifax to comment on what Mr K says he was advised by the fraud team. Halifax has stated that it's unlikely that the fraud team would've said this because they can't tell whether the systems will block the card again. Halifax has suggested that the fraud team meant that the card was now unblocked and could be used.

Based on everything I've reviewed, and whilst I'm sorry to hear about the inconvenience caused to Mr K whilst he was on holiday, I'm unable to say that Halifax has made an error by blocking the card and requiring Mr K to contact the fraud team, as the block was applied in line with the terms and conditions of the account and the bank has acted in line with its processes and procedures.

For the reasons I've given I'm unable to uphold the complaint.

### **My final decision**

My final decision is that I'm unable to uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or

reject my decision before 15 July 2025.

Emma Davy  
**Ombudsman**