

The complaint

Mr M has complained that Bank of Scotland plc trading as Halifax unfairly blocked a payment transaction, and then took too long to unblock it.

What happened

On 27 February 2025, Mr M attempted to make a payment to a holiday company. Despite having already authorised this payment on his app, it was flagged by the bank's anti-fraud system, and blocked.

Mr M contacted Halifax about this, and the block was removed within an hour. Halifax explained it hadn't contacted Mr M itself, due to its fraud protocol.

One of our investigators looked into what had happened, but thought Halifax had behaved fairly, and in accordance with the terms and conditions of the account. And although Mr M had to spend time on the phone to unblock the account, this wasn't unreasonable.

Mr M disagreed, and feels Halifax's anti-fraud systems are not fit for purpose. Specifically, he feels there are no circumstances in which a bank shouldn't call its customer.

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 not upholding it. I know this will be disappointing, and I do understand Mr M's frustration. However, the key is that accounts are kept safe. In this case, it's led to some inconvenience. But I don't think Halifax has behaved incorrectly. Rather, it took appropriate action to protect Mr M's account against potential fraud.

Further, I think the reasons given for not making a call – that there were fears the account had been 'hijacked' – are reasonable.

My final decision

It's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 September 2025.

Elspeth Wood
Ombudsman