

The complaint

Mr J complains that Bank of Scotland plc suspended his account without good reason. He says too that the procedure for having the suspension lifted was unnecessarily complex and inconvenient and that it was not clearly explained to him.

What happened

In July 2025 Mr J tried to make a payment of £18,000 from his Halifax account to a cryptocurrency account in his own name. The payment was suspended. Mr J contacted Halifax to try to complete the payment. He was asked some questions about the transaction, but the Halifax agent took the view that some of Mr J's answers were inconsistent. He said that Mr J would need to attend a branch to complete the payment.

Mr J did that the following day, when the payment was completed and restrictions on the account were lifted.

Mr J complained about what had happened. He said that it was inconvenient for him to have to attend the branch. In addition, the bank had not told him that, not only would the payment be suspended, but that his online banking would be blocked. He said too that he should have been told that he could have gone to a Lloyds branch rather than a Halifax branch, which would have been more convenient.

Mr J says that, when he sought to complain, the Halifax agent wrote their own version of the complaint, rather than letting him set it out.

The bank said that it had acted correctly in suspending the payment and the account. It acknowledged that it should have explained more clearly that Mr J's account would be suspended, and it offered £80 in recognition of that. Mr J did not accept that offer and referred the matter to this service. One of our investigators considered what had happened but thought that the bank's offer of £80 was fair in the circumstances. Mr J did not accept the investigator's assessment and asked that an ombudsman review the case.

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.

Banks are required to have fraud detection systems to prevent or minimise the risks to themselves or their customers, although it is largely for them to decide how those systems operate. Most systems will however flag payments depending on, for example, the amount being paid, the recipient, the nature of the payment, or a combination of those and other factors.

Halifax's systems identified the payment as needing further investigation, so it was not unreasonable for it to seek further information from Mr J. Some of the information he provided was not consistent with the information which the bank's systems showed, so I don't believe it was unreasonable for Halifax to ask Mr J to attend a branch. In that way,

Halifax could ensure that Mr J was fully aware of the risk that he had been targeted by scammers. In fact, that was not the case, but I can understand why the bank was concerned.

I acknowledge that Mr J was put to some inconvenience by having to visit a branch, but that inconvenience was not caused by anything which the bank did wrong, so I cannot properly award any compensation in respect of it. I also believe it was reasonable for the bank to suspend Mr J's account. It did not explain expressly that his online banking would be suspended, but it did say that the account would be blocked.

I agree with the investigator that the Halifax agent could have been more forceful in ensuring that Mr J understood that he could attend a Lloyds branch instead of his Halifax branch. The nearest Lloyds branch was a little closer than his nearest Halifax branch, although in a different direction; it might have been easier for Mr J to go there.

Finally, I note what Mr J has said about the Halifax agent writing their version of the complaint. I don't, however, think it was unreasonable of them to note down what they thought Mr J's concerns were, based on what he had said. Many customers would find that helpful, and it was still open to Mr J to explain the complaint in his own words – as he has done.

Overall, therefore, I believe that Halifax's offer of £80 to resolve the complaint is fair and reasonable in all the circumstances. I simply leave it to Mr J to tell Halifax whether, on reflection, he is prepared to accept the offer.

My final decision

For these reasons, my final decision is that I do not uphold Mr J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 February 2026.

Mike Ingram
Ombudsman