

The complaint

Mr A complains about a payment he tried to make using his Bank of Scotland plc trading as “Halifax” credit card.

What happened

On 15 July 2025, Mr A says he attempted to make a payment to a merchant I’ll refer to as “M”, to go on a trip to a theme park. The cost of the transaction was £229. He says he received notification from Halifax to ask for the payment to be authorised, which Mr A believes he did. However, the payment was blocked by Halifax, so he had to get a loan from a family member in order to be able to go on the trip he’d intended – and he missed out on an offer due to the payment being declined.

Halifax considered Mr A’s complaint, and while it didn’t think it had done anything wrong, it agreed to pay Mr A £50 for any inconvenience caused. It explained that it hadn’t made an error when it blocked the transaction. It said the transaction was flagged by its internal fraud prevention systems after Mr A had attempted two factor authentication. Halifax said that it didn’t contact Mr A about the transaction because it thought his contact details could have been compromised; so, it waited for Mr A to contact it. Once the transaction had been confirmed, it removed the block.

An Investigator considered the information provided by both parties, but they didn’t uphold Mr A’s complaint. The Investigator said that Halifax had acted in line with the terms and conditions of the account when blocking the transaction, therefore they didn’t think Halifax had done anything wrong.

Mr A didn’t agree with the Investigator’s view. He said that Halifax were lying. And he didn’t think that Halifax could just pick and choose when to contact customers. He reiterates that it should have told him the transaction didn’t go through. He added that it didn’t need to call him, but it could have sent him a text message or something else to let him know the payment hadn’t gone through.

Because an agreement couldn’t be reached, the complaint has been passed to me to decide on the matter.

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 considered all of the available evidence, I have decided not to uphold Mr A’s complaint. I appreciate this decision will come as a disappointment to him; however I will explain how I have reached my decision below.

Halifax’s terms and conditions allow for it to decline a transaction for various reasons. One of these reasons is where it suspects fraud. Halifax says it declined the transaction because it

was concerned about the risk of fraud, and so I can't fairly find that it has acted outside of the terms and conditions of the account.

It is up to Halifax to decide what fraud prevention measures it has in place – some of these measures include declining transactions and blocking the spending facility on the account where it feels there might be a risk of fraud. It does this to protect both itself and its customers from becoming victims of fraud. While I can understand these measures can be frustrating in the moment, and can cause some inconvenience, or a loss of an offer as has been the case here, I don't find Halifax's actions in blocking the transactions or account to be unfair or unreasonable.

Halifax isn't required to let Mr A know that it was going to block the transaction on the account before it did this. I can understand from Mr A's point of view that it must have been frustrating that Halifax didn't contact him to let him know that the transaction hadn't gone through. But Halifax has explained the reasons for this – in that it suspected that Mr A's contact details might have been compromised. It would be nonsensical for Halifax to have made attempts to contact Mr A on details that it thought might have been misused by someone else. So, I can understand why Halifax didn't attempt to contact Mr A to let it know the transaction had been blocked – and I'm persuaded that Halifax's reason for not telling him appear fair and reasonable.

I note that Halifax has agreed to pay Mr A £50 for the inconvenience caused, which he hasn't accepted. I won't order Halifax to pay this as part of this decision because I haven't found it has done anything wrong. But Mr A will need to contact Halifax if he wants the £50 to be paid to him.

My final decision

For the reasons set out above, I don't uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 11 March 2026.

Sophie Wilkinson
Ombudsman