

The complaint

Mr J complains that Bank of Scotland Plc trading as Halifax blocked his debit card.

What happened

Mr J has a bank account with Halifax. In May 2025, his debit card was blocked by Halifax. Despite several attempts he could not use the card in a shop to make essential purchases. He said he contacted Halifax and was told there was an issue with the retailer's interest provider and it could not unblock the card until there were further investigations. He said the explanations he's received have been inconsistent.

Mr J said the blocking of his card caused him significant distress, inconvenience, embarrassment, and hardship.

The investigator did not think the complaint should be upheld.

Mr J did not accept what the investigator said. He responded to make a number of points, including:

- he understood that it might be reasonable for the bank to block his cards, he was not told that had happened. If he'd been told he would not have attempted to use the cards.
- He was not told that unauthorised attempts had been made to access his account and had never received the bank's report of its investigation.
- The information he received initially differed from what the complaints department said.

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.

Mr J has told us that his complaint is about cards he held with both Halifax and Lloyds. While those banks are linked, they are separately authorised by the Financial Conduct Authority. This complaint is about Halifax – and I have only looked at whether it treated Mr J fairly. And after reviewing everything I think it has. I will explain why.

Halifax has given us evidence that on 12 May 2025 it was contacted by someone impersonating Mr J who was attempting to access his accounts. It was reasonable for it to block his cards and restrict access to his account. Halifax has shown that it followed its process in doing so. I consider the steps taken by Halifax to protect Mr J were reasonable in the circumstances.

Halifax has explained in the circumstances it would not contact its customer to avoid inadvertently giving information to the fraudster. For example, they might have been able to alter Mr J's contact details. I think that is a good reason why Halifax did not tell Mr J what had happened.

I can't see why Halifax would tell Mr J that it had blocked his account for a different reason. It said it had listened to the call when it spoke to Mr J and that showed it had given him the correct information. But even if Mr J is correct, that does not change the overall outcome. That is because Halifax needed to send Mr J a new card. So he would never have been able to use his card as he intended.

I understand the upset and embarrassment it caused Mr J when he couldn't pay for his shopping. I don't doubt anything he's said about the impact on him. But I don't consider Halifax has acted unfairly or unreasonably. So I can't require it to do anymore.

There is no requirement for a bank to carry out an investigation into what happened or provide a report of any investigation to its customer. Looking at what happened, I am satisfied the steps taken by Halifax were reasonable and in line with what I would expect.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 31 December 2025.

Ken Rose
Ombudsman