

## The complaint

Miss A complains that Bank of Scotland plc trading as Halifax made unprofessional and inappropriate comments during its calls with her. The calls were in relation to romance/friendship scams, and Miss A has explained she felt blamed and dismissed by the agent she spoke with. She believes the agent was trying to remove any future liability from the bank and states the advice she received caused her to later fall victim to another scam.

## What happened

The details of this complaint are well known to both parties and so I will not repeat them again here. As the facts are not in dispute, I will instead focus mainly on giving the reasons for my decision.

## 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 agree with the outcome reached by the Investigator. As a result, I won't be upholding this complaint for the following reasons:

- Halifax is allowed to take steps to protect itself and its customers – such as Miss A – from fraud. But it must do so fairly, and in line with the account terms and any relevant regulation. Along with implementing restrictions such as account blocks, or limits to online banking functionality – as has happened here, it also attempted to educate Miss A on ways to keep herself safe from fraud, as well as warn her that if she fell victim to further romance scams, it would be difficult to get her money back. I appreciate Miss A's comments around feeling blamed, and her belief that Halifax's agent attempted to remove future liability, but, given the frequency of scams she reported, I don't think Halifax acted unreasonably in relaying this message to her.
- I've listened to Miss A's calls with Halifax's agent, and I've been unable to identify any instance of unprofessional or inappropriate comments. I found the agent to have demonstrated a great deal of empathy and care towards Miss A's wellbeing, at several points attempting to help Miss A feel better about her situation. It's unfortunate the agent's comments didn't land as perhaps she had intended, but I can't agree with Miss A that the agent, or, by extension, Halifax, got anything wrong in this regard.
- I am not persuaded Halifax's agent gave poor advice during the calls at the centre of this decision. As covered by the Investigator, it's important to take the agent's comments in context. Miss A's account had been blocked previously, due to her falling victim to earlier scams, but she had since removed the block. The agent expressed concern at this and talked about the importance of taking care when giving someone money in future. In doing so, she deployed examples to illustrate her points, such as, for example, that it would be so difficult to get Miss A's money back following future scams that she '...may as well give these people cash.' I don't

consider the agent's comments here to be advice, and, given the context, nor do I think they could reasonably have been taken as such.

- Similarly, I think the agent mentioned the ATM withdrawal limit to demonstrate that Miss A would still have access to her money if needed. Given the overall tone and context, I think this came from a place of caring, with the agent seemingly wanting to guard against Miss A feeling isolated from her finances, or in general. In any case, as Miss A's account retained the ability to withdraw money from an ATM, the agent's information wasn't incorrect.
- Miss A has cited the FCA's Consumer Duty regulation, as well as the Equality Act (2010), believing Halifax to have fallen foul of its obligations here. I'm mindful that the agent spent a large proportion of the calls recognising and returning to Miss A's vulnerability, while supporting and educating her on account usage going forwards – at one stage even offering for Miss A to call her directly if she had any concerns. I don't consider Miss A to have received an otherwise worse outcome due to her vulnerability or to have been treated unfairly during these calls because, or regardless of, said vulnerability.

Given what I've said above, I'm not persuaded Halifax got things wrong here, or that Miss A was treated unfairly. And while I'm sorry to learn about Miss A's circumstances, I'm unable to ask Halifax to do anything in relation to the matters covered in this decision – nor do I think it would be fair in the circumstances for me to do so.

### **My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 18 February 2026.

James Akehurst  
**Ombudsman**