

The complaint

Miss W complains that Bank of Scotland plc restricted access to her account and that it will not reinstate it. The bank trades in this case under its Halifax brand.

What happened

Miss W has explained that she is working abroad on a 12-month contract. To help with her expenses and to provide her with an emergency fund, a family member transferred £1,400 to her Halifax account on 19 May 2025.

On 20 May 2025 Miss W tried to pay just over £1,500 to a company, C, to which she says she owed money. Halifax blocked the payment and contacted Miss W to check whether it was genuine. Halifax was not satisfied with the outcome of its security checks, and so did not complete the payment. It also blocked Miss W's account and said that she needed to attend a branch with identification documents in order to have account restrictions lifted.

Miss W said that, as she was abroad, she would not be able to attend a branch. Halifax would not, however, agree to any alternative arrangement. In October 2025 she referred the matter to this service. As far as I am aware, her account remains restricted.

One of our investigators considered what had happened but did not recommend that Miss W's complaint be upheld. She was satisfied that the bank had acted fairly and that it was reasonable to require Miss W to attend a branch to have the account restrictions lifted.

Miss W 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 expected to have systems in place to protect themselves and their customers from fraud risks. When Miss W tried to make a payment to C, an alert was triggered, which in turn meant that Halifax needed to check with her that the payment was genuine. That was, in my view, perfectly reasonable. This was an unusual transaction for Miss W and, whilst she says it was to pay a debt, the bank's notes indicate that C is in fact a crypto-currency business.

I have also seen the bank's notes of its call with Miss W. Having done so, I can understand why it remained a concern by the transaction.

In the circumstances, I think it was reasonable of Halifax to take the view that the account should be restricted, primarily to protect Miss W from what it considered to be a risk of fraud.

In such circumstances, Halifax requires a customer to attend a branch to verify their identity. I don't believe that is unreasonable. Further, it is primarily for the bank – in the exercise of its commercial judgment – to decide what it needs to do in order to minimise the risk of fraud.

It is of course unfortunate that attending a branch is very inconvenient for Miss W, since she is temporarily working abroad. But I do not believe I can properly say that the bank's requirements are unfair or unreasonable.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 12 March 2026.

Mike Ingram
Ombudsman