

The complaint

Mr K complains Bank of Scotland plc trading as Halifax didn't do enough to help when he realised his credit card had been stolen.

What happened

In February 2025, while travelling abroad Mr K became aware he no longer had his credit card. Mr K was concerned it may have been stolen and used fraudulently, so contacted Halifax to report it as lost/stolen and check there hadn't been any unauthorised transactions.

Mr K contacted Halifax on 6 February 2025 via its online chat service to report his credit card as stolen. Halifax confirmed it would cancel the card. Mr K also asked whether there had been fraudulent transactions on his account, Halifax said it would be best for Mr K to call to discuss any transactions he was concerned about and gave details on how to do this. The chat then ended.

Unhappy with the service Halifax had provided, Mr K raised a complaint. He was unhappy with the time taken to get a response through the chat service. Mr K was also unhappy that Halifax had directed him to call, although he'd made it aware he was abroad.

Halifax responded to Mr K's complaint on 11 February 2025 and didn't agree it had done anything wrong. It said its chat service wasn't a 'live chat,' so it had responded as expected. In relation to its request for Mr K to call about any unauthorised transactions, Halifax said this was its process and it wasn't able to deal with these over its chat service.

Mr K didn't think Halifax had fully addressed all of his concerns, so he referred his complaint to the Financial Ombudsman. Mr K was also concerned Halifax had said it was going to send a replacement credit card when he hadn't requested this and that it wouldn't call him when he requested this. Mr K was also unhappy that Halifax didn't agree to all correspondence via email.

One of our Investigators looked into things. He broadly thought Halifax had acted fairly and in line with its processes for dealing with stolen cards and disputed transactions. Our Investigator however found Halifax had issued a message in error suggesting it was sending Mr K a replacement card when he hadn't ordered this. To acknowledge any concern caused by this, our Investigator recommended Halifax pay Mr K £100 compensation.

Halifax accepted our Investigator's recommendations. Mr K disagreed, he said Halifax had made errors throughout his interactions in relation to his stolen card and £100 didn't fairly recognise the inconvenience caused.

As the matter wasn't resolved, the complaint has been passed to me to decide.

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.

I want to acknowledge that I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I want to assure Mr K and Halifax that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this. In doing so I can confirm I've given consideration to the relevant rules and regulations applicable to this complaint including Consumer Duty.

I've started by reviewing Mr K's concerns about his interactions with Halifax on 6 February 2025, through its chat service. I've reviewed this chat in full, while I appreciate Mr K is disappointed with the service he received, I haven't found Halifax did something wrong.

The chat service wasn't 'live' meaning there were times when Mr K had to wait for a response. That being said, I'm satisfied Halifax made it clear at the beginning it wasn't a 'live' feature and the chat lasted just over an hour and during this time Halifax confirmed it had cancelled Mr K's credit card.

During the chat Mr K also wanted to check whether there were unauthorised transactions on his account, however Halifax said he'd need to do this in his banking app or over the phone. It isn't for this Service to tell firms such as Halifax how it must engage with its customers or display their information; I can however consider whether it was fair in the circumstances. As Halifax provided a selection of options and made Mr K aware within the first minute of the chat service that a phone call would be best, I haven't found it did something wrong here.

I note Mr K was further frustrated Halifax wouldn't agree to all correspondence via email. However, as explained above, it's for Halifax to decide how it interacts with its customers. Added to this, as the nature of Mr K's queries related to potential fraud on his account, Halifax has explained that there are certain questions it would need to ask and that email isn't always a secure way of corresponding. So, I don't find it was unreasonable in saying Mr K would need to call to discuss this. I appreciate Mr K was abroad at the time, however I haven't been provided evidence it wasn't possible for him to call Halifax during this period.

I also note Mr K was unhappy Halifax wouldn't call him at the hotel he was staying. Halifax has however explained its relevant team only accepts incoming calls, again for security reasons, so I don't find Halifax was unreasonable in declining to do this. Alongside this, I find Halifax gave clear guidance on how Mr K could contact the bank to discuss his concerns further.

Moving then to the replacement of Mr K's credit card. From the information available, I understand Halifax messaged Mr K to say it had ordered a replacement card, after he'd requested that this didn't happen.

It would appear no card was sent out at this time, and the message was sent in error. Rather Halifax replaced Mr K's credit card at the end of March 2025, after Mr K requested this. I can appreciate receiving a message to say a replacement card was being processed when it hadn't been requested would have been concerning for Mr K, particularly following unauthorised transactions on his account. I haven't found it caused Mr K any further losses as no card was sent out at this point. Our Investigator recommended Halifax pay Mr K £100 to apologise for sending the message in error. In the circumstances I find this reasonable and in line with how our Service awards compensation.

Therefore, while I appreciate Mr K is disappointed with the service he received from Halifax, I haven't found it did anything wrong we he contacted it to cancel his card or query

transactions he didn't authorise. That said, Halifax did make an error when it sent a message to suggest it was sending out a replacement card when this hadn't been requested. To apologise for this, I find it fair that Halifax pay Mr K £100 compensation.

My final decision

For the reasons I've explained, I uphold this complaint. To put things right I direct Bank of Scotland plc trading as Halifax to pay Mr K £100 compensation.

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

Christopher Convery
Ombudsman