

The complaint

Mr S complains that Bank of Scotland plc trading as Halifax stopped him from making online bank transfers and blocked his account.

What happened

Mr S has a current account with Halifax. He wanted to make an online bank transfer of £20,000 and then a further online transfer of £10,000 in one day. He was able to make the first transaction, but when he tried to make the second, the transaction was blocked.

He called Halifax to ask why he couldn't make the transfer. Halifax explained there was a £25,000 online daily transfer limit and the second transaction took him over this. It said he could attend a branch and make a CHAPS payment, or he could transfer the money the following day. Mr S was unhappy with this suggestion and asked if he could speak to the High Values team.

The High Values team explained that the transfer could be made, but it would be subject to further checks.

While Mr S was on the phone he had to wait for a period of time before he was transferred through to the High Values team. Unfortunately, he had to hang up before making the transfer.

Mr S originally complained about the restriction on his account and the fact he could only transfer £25,000 in one day. He later said during the call that he also wanted to complain about the length of time he had to wait on the phone to speak to the High Values team.

Halifax responded and said there was a transfer limit of £25,000 per day on his account. It explained that Mr S could call the High Values team through the app if he wanted to transfer more than this. It did not address his concerns about the service he received.

Unhappy, Mr S brought his complaint to this Service. One of our Investigators considered the matter and said that Halifax was acting in line with the terms and conditions of the account when it stopped the second online transfer from going through. They also said that they were satisfied Halifax had tried to contact Mr S at a later date to discuss his concerns about the length of time he was on the telephone. Unfortunately, Mr S wasn't available, so this wasn't addressed in its final response. But the Investigator considered it and didn't think Halifax had done anything wrong. The Investigator acknowledged there was a wait, but they didn't think Halifax could be held responsible for the fact Mr S had to hang up and pick his children up from school. Mr S remained unhappy and asked for the case to be considered by an Ombudsman.

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've reached the same outcome as the Investigator for broadly the same reasons.

Mr S's main concern is that he couldn't make the second online bank transfer of £10,000 – which would've brought the total of his online transfers for that day to £30,000.

I've looked at the terms and conditions of the account and they state there is a daily limit of £25,000 when making a faster payment online. Because Mr S had already made an online transfer of £20,000 using faster payment services, I think Halifax acted in line with the terms and conditions of the account when stopping the second transfer of £10,000.

When Mr S called up to complain, he was told he could make the transfer over the telephone, but he'd need to discuss it with the High Values team. Alternatively, he could wait until the following day, or go to a branch to make a CHAPs payment. I think Halifax acted fairly when explaining Mr S's options to him and I don't think it needed to do anything further.

Mr S was annoyed he had to wait on hold to talk to the High Values team and when his call was eventually answered he had to hang up because he was picking his children up from school. I appreciate this must've been frustrating for him, but I don't think Halifax could've done anything to prevent this. The High Values team is a small team of people, which means consumers might have to wait a little longer to speak to them. Throughout the call I think Mr S was kept updated, so I don't think Halifax needs to do anything further.

Given what I've said above, I won't be asking Halifax to do anything further.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 October 2023.

Rachel Killian
Ombudsman