

The complaint

Mr R has complained that Bank of Scotland Plc trading as Halifax ("Halifax") declined a number of his attempts to transfer balances on his account.

What happened

In January 2023, Mr R attempted to transfer balances between his credit cards but was unable to do so. Mr R contacted Halifax to find out why his attempts to transfer balances could not be completed. However, after speaking with Halifax's fraud team, he was asked to attend branch with ID to get a block removed from his account.

Unhappy with this, Mr R complained to Halifax. Mr R said he was unhappy with how long he was kept on the phone to try and resolve this matter and said that Halifax had been cruel to him. He said that this issue had led to him having to pay higher amounts of interest on the amounts he wanted to transfer.

Halifax issued a final response letter, and it didn't uphold Mr R's complaint. It acknowledged that call wait times to speak to different departments were higher than it would have liked and it's working on reducing wait times. Halifax explained that some transactions may be declined as part of its fraud prevention policies. However, it says that in most cases this is quickly and easily resolved by speaking with the account holder. Halifax confirmed that Mr R had spoken with its fraud team and had been made aware of what needed to be done to complete the next steps.

After Mr R referred his complaint to the Financial Ombudsman Service, one of our investigators assessed the complaint and they did not uphold it. They confirmed that some of the transactions were declined as the wrong information had been entered. They also confirmed that they'd listened to Mr R's conversation with Halifax's fraud team, and they thought that Halifax had taken appropriate action. Because of this the investigator didn't think that Halifax should pay Mr R the increased amounts of interest he paid on the balance transfer amounts. They also didn't think that Halifax should reimburse Mr R for his call costs.

As Mr R disagreed with the investigator's assessment, the complaint was referred for an ombudsman's 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 reviewed everything, I don't uphold this complaint, for largely the same reasons that the investigator provided in their assessment. I will explain why.

I understand that Mr R attempted to make a number of balance transfers, but they were unsuccessful. Looking at the evidence that Halifax has provided, it does seem that Mr R had entered incorrect information on a number of occasions, which resulted in balance transfers being declined. So, I can't fairly say that Halifax was responsible for the transfers not being made.

Due to the continued difficulties that Mr R experienced, he called Halifax. Mr R was transferred through to Halifax's fraud team. I have listened to calls he had with Halifax. Mr R

says that Halifax was cruel towards him. However, apart from Mr R having to be on the phone for a while in an attempt to get matters resolved, I think that Halifax dealt with Mr R in a fair and reasonable manner. For example, I thought that Halifax treated Mr R respectfully and asked reasonable questions to try and resolve the issues that he was facing.

The result of Mr R speaking with Halifax's fraud team was that a block was placed on his account. Mr R was asked to attend a Halifax branch with photo ID, so that the block could be removed from his account.

In the circumstances, I don't think this is unreasonable. Halifax is required to have processes such as the one proposed in this case in place, to protect itself and its customers, including Mr R, from fraud. I recognise it may've been inconvenient for Mr R to attend branch with photo ID and that he may not have been able to do so immediately after his telephone call. But I think the inconvenience caused in him having to attend branch to get the block lifted is reasonable, when compared to the impact that potentially fraudulent transactions could have on him. I say this especially as it seems that there had been recent transactions that had been confirmed to have been fraudulent, so I think it was fair for Halifax to act with added caution here.

It therefore follows that I don't think it would be appropriate that Halifax pay Mr R the higher amounts of interest that he was paying on the amounts he tried to transfer, nor the cost of his telephone calls.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 2 January 2024.

Thomas White
Ombudsman