

The complaint

Mr C is unhappy that Bank of Scotland plc, trading as Halifax, blocked a purchase he tried to make and with the conduct of Halifax staff he spoke with about the matter.

What happened

Mr C called Halifax in advance of making a purchase with the aim of ensuring the purchase wouldn't be blocked by Halifax. However, when he attempted the purchase, it was blocked.

Mr C called Halifax about this and, after being transferred several times, was told that Halifax hadn't applied any block and that restriction had been put in place by the electronic wallet provider which Mr C used when trying to make the purchase. Mr C wasn't happy that a previous agent he'd spoken with had indicated to him that Halifax had applied a block and transferred him to Halifax's fraud team when such a transfer was unnecessary.

Mr C was also unhappy that, when speaking with a manager about what had happened, the manager misconstrued some comments he'd made and indicated that he thought Mr C was racist. Mr C felt that the manager's misinterpretation of his comments was itself racist. So, he raised a complaint.

Halifax responded to Mr C and confirmed that the block had been applied by the electronic wallet provider and not by Halifax. And Halifax noted that this wouldn't have been apparent to the agent who transferred Mr C to Halifax's fraud team, which had access to systems the transferring agent did not. Finally, Halifax said that they'd listened to the calls Mr C was unhappy about and didn't agree that matters had taken place as Mr C had described. Mr C wasn't satisfied with Halifax's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel Halifax had acted unfairly in how they'd managed the situation and so didn't uphold the complaint.

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.

This includes recordings of the telephone calls that took place on the day in question. And having listened to these calls I note that Mr C called Halifax initially at 8:35 am and had a call that lasted approximately three and half minutes wherein he explained that he was intended to attempt a large purchase and wanted to know when he needed to do if the purchase was blocked for any reason.

Mr C called Halifax again about three quarters of an hour later, at 9:26 am, because the attempted purchase had been blocked. Mr C asked to be put through to the team that can authorise blocked transactions, and he began a call with a member of that team a minute later, at 9:27 am.

Mr C explained what had happened to the agent he had been put through to and the agent

reviewed their systems and said that they would need to put Mr C through to their fraud team to look at what had happened. The agent then transferred Mr C through to the fraud team around three and a half minutes after that call had begun, at 9:31 am.

Mr C was then on hold with the fraud team before his call was answered for a about ten minutes, with his call with the fraud team beginning at 9:41 am. Mr C was very unhappy about the length of this hold and indicated this to Halifax's agent.

Halifax's agent then reviewed the situation and explained to Mr C that Halifax hadn't applied any blocks to the purchase and that the restriction had been put in place by the electronic wallet provider Mr C had installed on his mobile phone. Mr C wasn't happy about this, or that he'd been transferred through to the fraud team unnecessarily by the previous agent, and he raised a complaint with the agent he was speaking with and took that agent's name.

Considering this aspect of Mr C's complaint. While I can appreciate Mr C's frustration that his attempted purchase was blocked, it's clear the reason the purchase was blocked wasn't anything to do with Halifax but rather was initiated by the electronic wallet provider that Mr C used. As such, I won't be upholding this aspect of Mr Cs complaint, because Halifax didn't initiate the action – the blocking of the transaction – about which he is unhappy.

Additionally, Halifax have confirmed that the agent Mr C spoke with who transferred Mr C to the fraud team wouldn't have been able to tell that the block hadn't been initiated by Halifax. This is because agents in that particular team don't have access to the same systems that agents in Halifax's fraud team have access to – which did show that the block had been applied by the electronic wallet provider.

It therefore doesn't seem unreasonable to me that Mr C would have been transferred to the fraud team by the agent that did so, because that would have appeared to have been the correct course of action to that agent based on the information that they had access to.

Mr C might ask why the agent in question didn't have access to the same systems as members of Halifax's fraud team. But it's for Halifax to choose which of their systems are available to agents in differing departments. And I don't feel its unreasonable that Halifax would have systems that are only available to employees who are trained specifically in matters of fraud.

Moving on. After speaking with Halifax's fraud team, Mr C spoke with Halifax's credit card team. Mr C wasn't happy with the responses he was receiving with the agent he spoke with in this team and asked to speak with a manager.

One of the credit card team managers then spoke with Mr C and confirmed that he couldn't see Halifax had blocked the purchase and offered to put Mr C through to Halifax's electronic wallet team who would be better placed to assist. Mr C accepted the manager's offer and asked for the managers name, and it was at this point that the conversation deteriorated.

When the manager gave Mr C his name, Mr C made a comment about how his was the second Asian-type name that he'd received from Halifax today, including the agent whose name he had taken earlier when raising his complaint. Halifax's manger seemed unsure how to take this remark and responded to Mr C by stating that Britain is a multi-cultural country. Mr C then seems to have tried to explain that he has no issue with anyone based on ethnicity and said that he doesn't care what colour a person is so long as they don't do him any harm. Mr C then followed this up by saying that he does have *'issues with people coming into my country that don't belong here'*.

At this point, the manager explained to Mr C that he didn't appreciate what he was hearing

from Mr C because it seemed racist. Mr C then took offence to this comment and called the manager a racist – although it's unclear how or why Mr C thought Halifax's manager was discriminating against him based on his race.

Ultimately, while I can appreciate that C may disagree, I can understand why Halifax's manager felt that Mr C might be making racist comments. This is because Mr C had made a comment about Asian names which seemed unnecessary and then followed this up by making a statement about people coming into 'his' country which don't belong here.

Unfortunately, if Halifax's agent had misunderstood Mr C's comments, Mr C didn't help alleviate matters by acting calmly or by apologising for any misunderstanding and correcting the manager's understanding of what he had wanted to say. Rather, Mr C reacted angrily and called Halifax's manager a racist himself – which as alluded to above, makes little sense to me, given that Halifax's manager doesn't appear to have been influenced by Mr C's race or ethnicity in any way.

Furthermore, Mr C then compounded matters by reiterating his charge that the manager was racist and by stating that anyone with an understanding of the English language – which Halifax's manager clearly had – would understand that he had said nothing untoward. And in a later call with a different Halifax agent, which Mr C made to complain about the manager he'd spoken with, Mr C explained that *'I am a racist by design, because I prefer to keep my country white and British'*.

All of which means that I don't feel that Halifax have done anything wrong here or acted unfairly as Mr C contends. This is because Halifax didn't block the purchase he tried to make, and because I feel that it was reasonable for Halifax's manager to react to the comments that Mr C made, and to Mr C's subsequent behaviour, in the way that they did.

I realise this won't be the outcome Mr C was wanting. But I trust he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 21 February 2024.

Paul Cooper
Ombudsman