

The complaint

Ms T complains that Bank of Scotland plc trading as Halifax blocked her account and stopped some transactions going through to her mobile phone provider. She says she received poor customer service and she's unhappy that Halifax haven't responded to her Data Subject Access Request (DSAR).

She says Halifax has caused her significant health problems and she'd like compensation for the distress and inconvenience caused. Halifax originally paid Ms T £30 compensation, but Ms T thinks it should be considerably more.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I will focus on giving the reasons for my 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 done so, I agree with the conclusions reached by our Investigator, for broadly the same reasons.

I note Ms T feels very strongly about her complaint with Halifax and she's provided lots of detail about the issues she's unhappy with. It's my role to decide what the crux of a complaint is and to make a finding on this. I mean no discourtesy if I haven't commented on each issue Ms T has raised. I've detailed my findings below:

The account block

- Halifax has provided details of the dates and times of the transactions Ms T was trying to make to her mobile phone provider. It's shown evidence that it authorised six of these transactions. I understand Ms T says she received an error message from the mobile phone provider saying the payments had been declined, but I don't think this was an error on Halifax's part. I think it's more likely than not it was an issue with the mobile phone provider accepting and processing the payment.
- A further two transactions were attempted to the mobile phone provider shortly after. These were flagged on Halifax's automated security system as suspicious. Given the amount of transactions Ms T had made to her mobile phone provider within quick succession, I'm satisfied Halifax acted appropriate by blocking the transactions. I've read the terms and conditions of Ms T's bank account with Halifax, and I'm satisfied they enabled Halifax to stop the transactions and block the account while they investigated.
- Ms T was notified of the block the same day and after discussing the transactions with a member of staff from Halifax, the account was unblocked, and the transactions released. Ms T was informed that she'd be able to use the card again within 10 minutes. I'm satisfied Halifax acted quickly when investigating the payments and

unblocking the account.

Customer service issues

- I've reviewed the communication between Ms T and Halifax, in particular the telephone calls and I agree at times that the customer service could've been better. During some of the calls, the agents acted empathetically towards Ms T and were able to give her some reassurances about next steps. But other times, I think the agents could've actively listened to Ms T's concerns and been more patient and helpful – especially when she wanted to raise a complaint and when clarifying her complaint points. It's clear from the way Ms T acted during the calls and since, that this caused her a lot of frustration and worry.

Data Subject Access Request

- I note Ms T made a DSAR to Halifax. It's not the role of this service to comment on whether Halifax has responded to or actioned the DSAR in line with the General Data Protection Regulation 2018; this is the role of the Information Commissioners Office (ICO). However, I can see it was logged by Halifax, but more information was required before it could process the request, this doesn't seem unreasonable to me.

Putting things right

As I've explained above, I'm satisfied that Halifax was entitled to block Ms T's account while it contacted her about the transactions, so I don't find that it has done anything wrong here. I'm also satisfied that they acted quickly in discussing the transactions with Ms T, which enabled them to lift the block.

However, I find that Halifax could've handled some of the conversations it had with Ms T better. I acknowledge Ms T has suffered some health concerns and says this is because of the actions of Halifax. Whilst I don't doubt some of the telephone calls caused her frustration and worry, I can't be certain that the health issues she has encountered are solely down to Halifax. Halifax paid £30 compensation to Ms T when she first raised concerns. The investigator increased this by £120, bringing the total to £150. Taking into account the impact this has had on Ms T, I think this amount of compensation is fair and reasonable in the circumstances.

My final decision

I uphold this complaint. Bank of Scotland plc trading as Halifax should pay Ms T £150 in total for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 25 October 2024.

Rachel Killian
Ombudsman