

The complaint

Mr M's complaint is about a block being placed on his account.

The details of this complaint are well-known to both parties, so I will not repeat them again here in detail. Instead, I will focus on giving the reasons for my decision.

My findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- NewDay put a block on Mr M's account in April 2019 because a retailer he'd used had been compromised. But Mr M was able to continue using his card until about a month later when a transaction didn't go through. He's unhappy about this and that he wasn't told by NewDay about his card being blocked.
- I understand Mr M's frustration at what's happened. But it's important that businesses like NewDay have processes and procedures in place to try to identify fraud and transactions that aren't genuine. It's in the nature of processes like these that genuine customers, like Mr M, may be inconvenienced by them, but that's not to say that NewDay shouldn't have them in place or that it shouldn't have followed them as it did here.
- Mr M says NewDay should've contacted him about the block on his account. But it says this type of block doesn't require it to do so, it doesn't have the resources to do so and that isn't part of its security procedure. It's up to NewDay to decide how it operates its security procedures and when it contacts a customer so its approach here doesn't seem unreasonable.
- Furthermore this service isn't a regulator and we can't require a business to change its practices and procedures. General issues about how the banking industry works are a matter for the Financial Conduct Authority.
- Mr M also says the block meant he wasn't able to access his credit limit. But that isn't the case. Although NewDay was monitoring Mr M's transactions and may have intervened in some which it deemed were a potential risk, his credit limit was still available on the card for approved transactions.
- Overall I don't think NewDay has acted wrongly or unreasonably in placing the block on Mr M's account in line with its processes. And it wasn't obliged to contact him about it. So, although I recognise Mr M's strength of feeling, I don't think I can fairly or reasonably require NewDay to do anything more or differently, including changing its procedures as Mr M would like.

For these reasons, I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint about NewDay Limited (trading as Amazon Card).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 May 2020.

Stephen Cooper
Ombudsman