

## **The complaint**

Mr P complains that Sainsburys Bank Plc unreasonably blocked his credit card.

## **What happened**

Mr P holds a credit card account with Sainsburys.

On Saturday 3 August 2024 Mr P's card was blocked. Mr P found this both surprising and inconvenient as he was at a collectors fair and had used the card three times to make purchases that morning. Mr P was unable to contact Sainsbury's fraud team over the weekend because they were only open Monday to Friday. Mr P was unhappy that he'd had to return home to get another card and that his account was locked until the following Monday. He complained to Sainsburys.

Sainsburys didn't uphold the complaint. In its final response dated 27 August 2024 it said that if it ever suspected fraud, it would always take the necessary action to ensure the safety of the account. It said that when a security check was applied to a transaction, no prior notice would be given of the block and the account would be blocked until it had reviewed it. Sainsburys said that Mr P's card had been blocked in line with the terms and conditions of the account and that no bank error had occurred.

Mr P remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that although he appreciated the inconvenience caused to Mr P the account had been blocked in line with the terms and conditions of the account.

Mr P didn't agree. He said he understood that the terms and conditions allowed the bank to block the card if fraud was suspected but said that in this case, it was unreasonable for Sainsburys to continue to block the card once it became clear that no fraud had taken place. Mr P said it wasn't reasonable that his card had been blocked over the whole weekend.

Because Mr P didn't agree I've been asked to review 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.

I've reviewed the terms and conditions of the account. Mr P agreed to these when he took out the card. The terms and conditions state that the bank can place a block on the card to prevent further spending where it has concerns over a transaction. This is part of the banks fraud and security processes which are designed to detect the risk of fraud and protect customers and their accounts.

I've reviewed the account history. I can see that Mr P's account was blocked at 11.14am on Saturday 3 August 2024 due to concerns arising out of digital wallet spending. I can see that Mr P contacted Sainsburys at around 12.30pm the same day to query why the card was

being declined and that he was advised that the department carrying out the investigation into the transaction was closed until Monday and that the block couldn't be removed until then.

I can see that the fraud department attempted to call Mr P at around 8.15am on Monday morning and left a voicemail, which Mr P returned around an hour later and all activity on the card was confirmed as genuine. The block was then removed.

I appreciate that the block caused Mr P frustration and inconvenience. However, the block was applied in line with the terms and conditions of the account and as part of the banks security processes and procedures. I'm therefore unable, to say that Sainsburys made an error when it applied the block.

I understand that Mr P feels the block should've been removed when he called the bank on Saturday 3 August 2024 and told them that the transaction was genuine. However, the fraud department wasn't open at this time, and the department that Mr P did manage to speak to on 3 August didn't have the ability to remove the block and explained to Mr P that it would remain in place until the relevant department had completed its investigation. I appreciate that Mr P has said that the bank accepted that fraud hadn't taken place when he spoke to them on 3 August 2024, but I haven't seen any evidence to support this. So, I'm not persuaded that the block should've been removed on 3 August.

Taking everything into account, and whilst I appreciate that this must have been a very frustrating experience for Mr P, I'm unable to say that Sainsburys made an error or treated Mr P unfairly when it blocked the account.

### **My final decision**

My final decision is that I don't uphold the account.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 January 2025.

Emma Davy  
**Ombudsman**