

## **The complaint**

Mr C complains that he received nuisance calls from a number which he later found out was Sainsburys Bank Plc.

## **What happened**

Mr C holds a credit card account with Sainsburys.

In September 2024 Mr C received calls from a number he didn't recognise. Each time he answered the line went dead. Mr C was worried that the calls were nuisance calls and googled the number online, where he found information to suggest that the calls were a scam. The calls continued and Mr C looked online again and discovered that the number was associated with Sainsburys.

Mr C called the number on the back of his credit card and was put through to the fraud department, who explained that they had been trying to contact him about a block which had been placed on his card.

Mr C complained to Sainsburys. He said the calls had caused him worry and had distracted him at work.

Sainsburys issued a final response on 3 October 2024. It said the terms and conditions of the credit card agreement stated that it could block accounts at any time if it had fraud concerns. Sainsburys confirmed that a block had been applied to Mr C's card on 14 September 2024 and that it had attempted to contact him about the block by automated calls. It said that if customers were uncomfortable with the outbound calls from the automated service, they could contact the bank by calling a number that they trusted, or the number on the back of the card.

Mr C remained unhappy and complained to this service.

Our investigator didn't uphold the complaint. He said he understood Mr C's concerns about his account being blocked and the calls he'd received but said that Sainsburys had followed its processes correctly.

Mr C didn't agree. He said he wasn't complaining about his account being blocked, only about the calls. He said the number of calls and the fact that when he answered the line went dead had caused him anxiety and affected his working day. Mr C felt that Sainsburys should've left a message when it called him. Mr C said that when he eventually discovered that the calls were from Sainsburys and spoke to the fraud team, he was angry that he'd received so many calls and spent so much time answering the calls or taking time out of work to ring the number only for it not to be answered or to receive a warning message about fraudulent activity. Mr C felt that the worry caused to him by the calls hadn't been recognised.

Because Mr C 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 know it will disappoint Mr C, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file but I'll concentrate my comments on those points which are most relevant to my decision, if I don't mention a particular point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr C has been very clear that his complaint isn't about his card being blocked. He's unhappy about the calls he received and about the fact that no message was left, or that when he answered the line went dead. Mr C has said that he was unaware (at the time he received the calls) that his card had been blocked, so he wouldn't have been aware that the calls were from Sainsburys, or that he should call the number on the back of his card if he had concerns.

I appreciate that this must've been a worrying experience for Mr C. He's said that he received several calls over the course of two days which made him anxious and interrupted his working day. To add to his concerns, there was no message left and when Mr C did manage to answer the call the line went dead.

I appreciate that Mr C has said that he wasn't aware that his card had been blocked. I have no reason to doubt what he says in this regard. However, the card block was the reason for the calls. Because of this I need to look at the bank's processes when it blocks a card to decide whether it made an error or treated Mr C unfairly when it made the calls.

Sainsburys has told this service about its process when a block is applied. It said it may look to contact customers by automatic phone calls or by text messages, and that it doesn't leave voicemails or provide details of the bank's name as a security measure, to prevent tipping off potential fraudsters that the activity is being reviewed.

I've thought about what happened here and whilst I understand Mr C's concerns, I'm unable to find any evidence that Sainsburys didn't follow its processes correctly, or that it treated Mr C unfairly. I appreciate that Mr C believes that Sainsburys should've left a message when it called him, however, this isn't part of the bank's process in circumstances where a potential fraud has been identified. This service isn't able to ask Sainsburys to change its processes.

Taking all the information into account, I'm unable to uphold this complaint. I won't be asking Sainsburys to do anything further.

## **My final decision**

My final decision is that I don't uphold the 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 2025.

Emma Davy  
**Ombudsman**