

The complaint

Mr B complains that Santander UK Plc declined his credit card whilst he was abroad. He's also unhappy about the customer service he received when he tried to contact Santander about the issue.

What happened

Mr B holds a credit card with Santander.

Prior to travelling abroad Mr B notified Santander of his travel plans. Whilst abroad Mr B used his credit card to pay for car hire and a hotel. However, on 12 October 2024 Mr B tried to use his credit card to pay for a hotel and the card was declined. Mr B asked his friend to pay so that he could stay at the hotel.

Having checked in, Mr B tried to contact Santander to resolve the issue with his card. He telephoned the overseas helpline on the back of the card but received a recorded message advising him that the enquiry line was closed and referring him to the chat facility. Mr B contacted the chat facility and was advised that it would arrange for someone to contact him and that this would usually be within an hour but that at weekends it could be longer.

Mr B received a response around 7 hours later. He says the response wasn't helpful because it was a message explaining the reasons why a card could be declined, with no assistance on how to resolve the issue.

Mr B contacted the overseas helpline again the following day. He was given a UK number to call and after a period of waiting the block on his card was removed.

Mr B complained to Santander. He was unhappy that there was no system which allowed him to verify a transaction and was unhappy about the customer service when he'd tried to get in touch.

Santander didn't uphold the complaint. It said it hadn't made an error but said it had provided feedback on Mr B's behalf that he felt that the bank should notify customers on the app if a payment flags with the security team. Santander said it had also provided feedback on its international line opening hours and apologised for any distress and inconvenience caused to Mr B. Santander offered the sum of £60 to help with Mr B's call costs as a gesture of goodwill.

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

Our investigator didn't uphold the complaint. She said that Santander hadn't made an error by putting the block in place because it had done so for security reasons, and that the compensation already paid to Mr B was reasonable and reflected the time taken to resolve things.

Mr B didn't agree. He said he didn't think it was right that Santander could leave a customer stranded whilst overseas with no way of confirming a transaction. Mr B was also unhappy at

the lack of response to customer calls at the weekend.

Because Mr B 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 B, 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 comment on a specific 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.

Santander has explained that it blocked Mr B's card because of security concerns. I've reviewed the terms and conditions of the account. These say that Santander can restrict or block a card in certain circumstances.

All credit card companies are required to have procedures in place to protect customers from the risk of fraud. It's a commercial decision for Santander as to what procedures and processes it puts in place and this service doesn't have the power to tell Santander to change its systems. So, whilst I understand that Mr B believes that Santander should have a process whereby a transaction which has been declined can be verified by the customer automatically, this isn't something that I'm able to require Santander to put in place. And I don't think it's unreasonable for Santander to have a system in place – in this case, carrying out checks on transactions that meet certain criteria for fraud prevention – to ensure that the transactions are legitimate and that the regulatory requirements are met.

That said, it's clear to me how frustrating this matter has been for Mr B, particularly when he was unable to get through to anyone on the international line. I appreciate that it took time out of Mr B's holiday to try and contact Santander by phone, by online chat and then by phone again, and given the apparent absence of customer support that was available over the weekend, I think it's right that Santander have recognised the distress and inconvenience caused to Mr B.

I've thought about whether the compensation offered by Santander is fair and reasonable. On balance, I'm satisfied that it is. I've taken into account that despite the initial difficulties in Mr B being able to speak with Santander, the issue was resolved swiftly when he contacted Santander on the Monday. For this reason, I won't be asking Santander 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 B to accept or reject my decision before 4 May 2025.

Emma Davy
Ombudsman