

## **The complaint**

Mr J complains that Santander UK Plc placed a block on his card but couldn't tell him why. He's also unhappy that his new card was delayed and when it arrived it was incorrectly blocked.

## **What happened**

Mr J holds a credit card account with Santander.

On 24 September 2024 Mr J's card was declined when he attempted to pay. Mr J contacted Santander, who advised Mr J that his card had been blocked due to suspicious activity and that it was sending him a new card. The new card was issued on 25 September 2024.

Mr J's new card didn't arrive so on 11 October 2024 he contacted Santander and requested that the replacement card was blocked, and a new card re-issued. The new card was blocked on 11 October 2024 and a further card was issued which Mr J received and was able to use.

Mr J was left without the ability to use his credit card for around a month. He also said the new card had been delivered to an incorrect address. He complained to Santander.

Santander issued a final response in which it acknowledged that the wrong block had been placed on Mr J's card. It apologised for the distress and inconvenience caused and paid compensation of £150.

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

Our investigator didn't uphold the complaint. They said that Santander had blocked the card because it had become compromised and had followed the correct process for issuing a new card. The investigator said that Santander had acknowledged that the wrong type of block had been placed on the card but that the compensation already paid was fair and reasonable.

Mr J didn't agree. He said he'd been unable to use his credit card for around a month which had prevented him from actioning investment opportunities. He said he wanted more compensation.

Because Mr J 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 J but I agree with the investigator's 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.

I can see that Santander blocked the card as a result of its automated systems detecting suspicious activity on Mr J's account. All financial institutions – including Santander – are obliged to have systems in place to protect customers against potential fraud.

In this case, Santander had concerns about Mr J's card having been compromised so it placed a block on it and took steps to issue a new card with a different 16-digit number. The block was meant to be an information block which would've allowed Mr J to continue using the card until the new card arrived but due to an error by Santander the incorrect block was applied, and he was unable to use the card until his new card arrived.

Santander has acknowledged that it made an error when it applied the wrong block.

Mr J has said that the new card was delivered to an incorrect address. I've checked the system notes, and I can see that the new card was issued to Mr J's registered address. I'm unable to say why the card was delivered elsewhere, but I'm satisfied that this wasn't due to an error by Santander.

When Mr J's new card didn't arrive, I can see that Mr J contacted Santander again. Santander re-issued the new card that day and applied a block on the new card that hadn't arrived at Mr J's request.

I've taken account of what Mr J has said about being unable to use his credit card for almost a month. I appreciate that there were some issues with subscription services that Mr J had set up to debit from his credit card account, and that he was obliged to use an alternative method of credit to purchase a new laptop.

I understand that this caused Mr J some inconvenience. However, the delay with the new card arriving isn't something I can hold Santander responsible for as they have provided evidence to show that the new card was issued promptly to Mr J's registered address. However, I do recognise that had Santander applied the "correct" block, Mr J would have been able to continue using his old card until the new card arrived.

I've thought about whether the compensation paid to Mr J is enough to resolve the complaint. On balance, I'm satisfied that £150 is fair and reasonable and in line with what this service would award. So I won't be asking Santander to pay further compensation.

### **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 J to accept or reject my decision before 24 June 2025.

Emma Davy  
**Ombudsman**