

The complaint

Mr K is unhappy with Santander UK Plc. Mr K asked for a block to be placed on all transactions with a specific company. I'll refer to this company as – N throughout this decision.

Mr K requested the block through a webchat. He's also unhappy with the communication from Santander.

Mr K wants Santander to pay him £300 as compensation.

What happened

Mr K said he made the request for the block through the online banking chat on a couple of occasions. He said this wasn't successfully completed despite his repeated requests.

Mr K said many other transactions to N have been put through by Santander. He said this has also cost him time contacting Santander to discuss this and get it put right. Mr K said this was why he felt entitled to the £300 as compensation for his additional stress.

Mr K wants Santander to set up a specialist support team for vulnerable adults with disabilities to help them manage their accounts. He felt humiliated having to explain that he needed the blocks because of his vulnerabilities and disabilities. Mr K said Santander staff didn't show him much understanding. He said repetitive transactions were a trait of his condition and he needed the block as a protective measure.

Santander said regarding the online banking chat that Mr K had ended it before any action was taken. It said he would need to remain active until all the actions had been confirmed.

It noted Mr K had successfully blocked transactions to many companies on his account. But Santander didn't understand why he would need to take this action when he had already completed and authorised the payments. Santander said if Mr K could explain this further it would be able to advise him on the best course of action.

Santander said even though this had worked in the past it wasn't what the block facility should be used for. It said the blocked amounts so far weren't future payments. It confirmed these had been genuine transactions and would need to be authorised at the time of purchase – including when dealing with N.

Santander didn't think it had made any mistakes. It wasn't willing to offer Mr K any compensation.

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

Our investigator didn't uphold the complaint. She said none of the online banking chats were completed. Because of this she said Santander didn't agree to put the block in place. Our investigator noted Santander guidelines referred to future dated card payments, instalments, reoccurring transactions, or single deferred payments. She said to block payments to N it

would need to be in one of these categories, but it isn't. Our investigator said if the transaction was made without Mr K's consent he would need to raise it as a disputed transaction. She said Santander had acted fairly. In relation to Mr K getting more support from Santander she said he should provide it with information of any reasonable adjustments he needs to see what it can accommodate. Our investigator said Santander didn't need to do anything more.

Mr K remained unhappy and asked for his complaint to be passed to an ombudsman for a final decision.

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 would like to confirm I've read and reviewed all the information provided on this complaint. But I'm not going to comment on every single individual point. I'm going to deal only with the key central issues.

I note when Santander gave Mr K details of the team he could speak to about applying blocks it said *"I can confirm requests such as these are made by our Future Dated Payments Team (FDPT). Please note as previously explained, whilst we can endeavour to block certain payees, as your payments are not technically future dated payments, this is not guaranteed. In all cases we would need your consent, and we would need to read a script to you before any actions are finalised."*

It's clear that online discussion about putting a block on transactions with N did take place, that point isn't disputed. But what is disputed is whether or not that was agreed and put in place. Mr K said he was clear about what he wanted, and Santander said Mr K had left the online chats before it had been able to complete the actions required. I noted the chats did show Santander asking Mr K to confirm. In one chat I can see Santander confirmed the details it was going to carry out regarding Mr K's block instructions and said, *"Are you happy to continue?"* and *"I hope we're still connected."* *"I'm afraid I'll need to end the chat if I don't hear back from you soon."* But Mr K didn't respond to any of these prompts and only came back to the chat several hours later.

When Mr K returned later the online chat shows again Santander said it was ready to get things done for Mr K and asks him *"Can you also please confirm the dates of the payments you wish to place a stop?"* and *"Are you still with me?"* This was followed with *"I am afraid I'll have to end the chat if I am unable to hear from you soon. I could also give more time to wait for you to see if you can come back here in chat, that would be great. I couldn't do it without your help as we go along the process."* Santander ended by saying *"I understand that you may be busy at these times. Kindly confirm the needed information asked above, once you have provided and you're active on the line, you'll automatically reconnect to me or to my other colleague to complete your request."*

Santander maintained the chats had been cut short before consent was obtained and because of this it was unable to action any requests.

So, although from the start of the online chat it was clear what Mr K wanted to do, I accept what Santander has said. The steps needed to complete the block weren't followed and so the block wasn't activated. I don't think it would be fair for me to blame Santander. It was willing to help and working with Mr K, but as he had logged off and didn't respond it wasn't able to conclude the block.

Santander said the payments to N weren't future dated card payments. Santander said Mr K was authorising these card payments at the time he makes a purchase. It said in view of this no error was made as it was unable to block or stop these types of transactions. It said the payments were being made by Mr K, so they weren't fraudulent. I think that's reasonable.

Regarding Mr K's request for a dedicated support team for vulnerable and disabled customers Santander showed it had forwarded the suggestion internally for consideration. And I can understand it wasn't easy for Mr K to explain his personal details to Santander. But I can't see anything which shows it treated him badly. It said it had added a customer support note to Mr K's profile so colleagues could review this when he contacted it and offer more support based on his individual needs. It also gave details of further support pages on its website. Based on this despite Mr K saying he didn't feel Santander had offered support I think the action it did take is fair and reasonable. Santander has taken on Mr K's wider point and sent it further internally and has logged details so his own support will be more easily available in the future.

Based on all the details I accept Santander didn't make any mistakes and I think it acted fairly and reasonably here.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 11 July 2025.

John Quinlan
Ombudsman