

The complaint

Mr S complains about the service he received from NatWest Markets Plc trading as Sainsburys Bank (SB") when a block was applied to his account.

What happened

Mr S holds a credit card account with SB.

On 1 May 2025 SB applied a block to the account. Mr S contacted SB to discuss the block and requested for it to be removed as he was trying to complete a transaction. SB went through Mr S's account activity with him and a manager authorised the removal of the block. Mr S attempted a further transaction, but a second block had been placed on the account, which meant that the account needed to be reviewed by the specialist fraud team. The manager advised Mr S that he would be unable to discuss anything further until the review had been completed.

Mr S contacted SB the following day and spoke to the specialist fraud team. The team completed a review over the phone with Mr S and the restrictions were lifted.

Mr S raised a complaint about the service he'd received. He wasn't happy about the number of questions he'd been asked and the time it had taken to resolve the issue.

SB didn't uphold the complaint. It said it appreciated that Mr S was unhappy with the number of questions he'd been asked but it was necessary to complete security with the caller to ensure they were speaking to the account holder. SB said there was no error in the process the agent had followed.

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

Our investigator didn't uphold the complaint. She said the terms and conditions of the account allowed SB to block the account if there were any transactions that were deemed suspicious or potentially fraudulent. The investigator said it was reasonable that Mr S would need to answer security questions so that SB could be satisfied that they were talking to the correct person and that no fraudulent activity was taking place.

Mr S didn't agree. He said the transaction that caused the account to be blocked was part of an established pattern of spending. He said the process of resolving the issue caused him significant distress and that the repeated security questions, transfer between departments and having to wait until the next day for the specialist fraud team impacted on his mental wellbeing.

Because Mr S 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 S but I agree with the investigator's opinion. I'll explain why.

I've reviewed the terms and conditions of the account. These state that SB can restrict an account where a transaction is unusual or potentially fraudulent.

SB – like all providers of credit – is obliged to have security procedures in place to protect customers from potential fraud. This service isn't able to ask a business to change its procedures, but we can look at whether the procedures were followed correctly.

In Mr S's case I can see that when he first contacted SB, he was asked some security questions. I appreciate that Mr S was unhappy about this. However, I don't think it was unreasonable for SB to ask these questions as it was necessary for SB to make sure that they were speaking to the account holder and not a potential fraudster.

I understand that it must've been frustrating for Mr S when the second block was applied. This required Mr S to complete a review of the account with the specialist fraud team before the account could be unlocked. I appreciate that Mr S wanted to resolve things immediately but he was unable to speak with the fraud team until the following day. In the circumstances – and whilst I appreciate Mr S's frustration – I don't think this was unreasonable delay.

I understand that Mr S was unhappy about the number of questions he was asked during the review. Ultimately it's up to the business what questions it asks a customer as part of the anti-fraud process. I can see that Mr S was able to complete his review over the phone the day after the account was blocked and that his account was operating as normal again following the review.

Mr S has explained that the process had an impact on his mental health. I'm sorry to hear that. However, I've been unable to find any evidence that SB made an error in the application of its security procedures or that it treated Mr S any differently to any other account holder whose account had been blocked.

Taking all the available information into account, I'm unable to uphold the complaint.

My final decision

My final decision is that I'm unable to uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 September 2025.

Emma Davy
Ombudsman