

## **The complaint**

Miss H complains Santander UK Plc kept on blocking her card whilst she was overseas causing considerable distress and inconvenience, losses and costs.

## **What happened**

Miss H has an account with Santander with a debit card.

Miss H says she was working abroad as a freelancer in late 2024. She says that whilst abroad Santander kept on declining her card payments. She says she had to spend a considerable amount of time speaking to Santander – via chat and phone – in order to get the issue resolved and that she incurred losses and costs as a result.

Santander accepts that there was a delay when Miss H originally complained – for which it offered £100 in compensation – and that it did decline an excessive number of payments because Miss H was abroad. Ultimately Santander offered an additional £105 in compensation on top of the original £100 it offered for delays.

Miss H was unhappy with Santander's response saying that its offer didn't reflect her financial losses. So, she complained to our service.

One of our investigators looked into Miss H's complaint and said that they didn't think Santander had acted unreasonably in applying payment blocks or that it would be fair to require Santander to pay compensation when dealing with a complaint about declined payments. They also thought that the steps Santander took to reduce the number of times Miss H's payments might be blocked were fair and reasonable. And that the compensation Santander offered was fair and reasonable too.

Miss H wasn't happy with our investigator's recommendations saying that she'd been caused a huge amount of distress and that Santander shouldn't have been blocking the number of payments it did. She also said she'd spent over £200 on phone calls to Santander and had lost out on a job opportunity because of payments being blocked. So, she asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

## **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 agree with our investigator that Santander – like any other bank – has a duty to protect its customers from, amongst other things, fraud. And that as a result of this Santander will from time-to-time block payments some of which might turn out to be genuine. In this case, I can see that Miss H used her card extensively between October 2024 and January 2025 and that Santander blocked what it now accepts were an “excessive” number of payments. Santander has shared with us the reason why a lot of these payments were likely blocked, and the steps it took when it investigated and saw that a lot of payments that wouldn't normally be considered unusual to reduce the number of payments blocked going forwards. The steps Santander took appear to have helped. I wouldn't have expected Santander to necessarily pick the issue up earlier – its fraud detection systems were working the way they would have been expected to – and I can see that a large number of payments were declined for non-fraud related reasons too. The issue I have to decide is whether or not the compensation Santander has paid to date is fair and reasonable.

I accept that Miss H has been caused a considerable amount of distress and inconvenience. It can't have been easy having so many payments declined whilst abroad. Some of these declines were legitimate and others, with the benefit of hindsight, could have been avoided. Whilst I can see that Miss H says she lost out on work, I don't think it would be fair to make Santander liable for this unless I'm satisfied that it could or should have taken action sooner. On balance, I don't think Santander could or should have done so. That's because, as I've already mentioned, its fraud detection systems were working the way they would have been expected to.

I can see that Miss H spent a lot of time on the phone with Santander trying to get the issue resolved and that her complaint was logged a week later than it should have been. I am, therefore, satisfied that she's been caused additional distress and inconvenience unnecessarily. I do, however, agree with our investigator that the compensation Santander has paid to date for the additional distress and inconvenience these delays caused and the time spent is fair. That means I won't be asking Santander to do more than it already has done.

## **My final decision**

My final decision is that Santander UK Plc doesn't need to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 27 August 2025.

Nicolas Atkinson  
**Ombudsman**