

## The complaint

Mr M complains that Santander UK Plc hasn't refunded him for a transaction that left his credit card account, after he thought it had been blocked.

## What happened

Mr M says he made an online booking for some accommodation. He says he was quoted £380 for a two-night stay and so went ahead to make a payment for the booking. He said that once he'd entered the passcode to make the payment, he was shocked to find that the booking cost was £760.93, and not the £380 he thought.

Following the transaction, Mr M says he received a text message from Santander, asking him to confirm if he had made that transaction and it said the transaction had been declined. Mr M confirmed that he hadn't made the transaction for that amount and so replied 'N' to the text message.

Mr M spoke to an agent of Santander later that evening. They confirmed that the transaction had been blocked. He also received emails from the booking website which initially confirmed the booking, and then cancelled the booking.

When he checked his transactions online, he couldn't see the transaction. However, when he received his credit card statement, he noticed the transaction had gone through.

Mr M made a complaint to Santander, but they explained that the transaction had been attempted twice and only one of these had declined. Mr M then approached the hotel and the booking agent to see if he could get a refund, but so far he hasn't received one.

Santander didn't uphold Mr M's complaint. It explained that the transaction had been processed twice, with the first transaction having been declined and the second one going through. It said it had listened to the call Mr M had with its agent when he spoke to it about the transaction, but it didn't feel he had been provided with incorrect information during that call. Unhappy, Mr M brought his complaint to our service.

An Investigator considered the information provided by both parties, but they didn't uphold his complaint. They explained that Mr M had been told during the phone conversation that one transaction was pending and that Santander couldn't cancel it. The Investigator felt that Mr M had been provided with the correct information about what to do if the payment had in fact gone through.

Mr M didn't agree with the Investigator's view. I have summarised his main points below:

- The hotel hasn't received the payment
- The hotel is in communication with the booking agent and has asked them to provide Mr M with a refund of the booking amount.
- Santander's text messages to him said the transactions had been declined.
- Santander should have cancelled the pending payment.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

### **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.

Having considered all the evidence available, I'm sorry to disappoint Mr M, but I won't be upholding his complaint. I appreciate this decision will come as a disappointment to him, however I'll explain my findings below.

I think it's worth firstly setting out the sequence of events here. Mr M processed two separate transactions for the hotel. One at 21:21 and the second at 21:22. Mr M then received a text message at 21:24, stating that the 'transactions' had been declined, and the text message referred to a transaction for £760.93 made at 21:21.

I've firstly looked at the text message Mr M was sent by Santander about the transaction. I can see how, in isolation, Mr M might have thought that both transactions had been declined. I've also listened to the call Mr M had with Santander following the message. The agent on the call explains that one of the transactions had been declined, and so it hadn't gone through. They also explained that there was a transaction that was 'pending', so I'm persuaded, despite the text message potentially being misunderstood, that during the call, Mr M was provided with the correct information about the second transaction. Mr M was told by the agent to monitor his account to see if the pending transaction goes through – and if it did, he would need to contact the merchant in the first instance.

It's also probably worth adding here that at the point Mr M received the text message, both transactions had already been attempted – one declined and one successful. So I'm not persuaded that any potential confusion with the wording of the text message has had much impact on what happened next in this case. What I mean by this is that Mr M made two attempts at the transaction, before he even got the text message. One of these transactions had been authorised and so I don't think that better information in the text message would have changed this fact. Or meant that Mr M could have stopped the successful transaction.

Santander isn't able to 'cancel' a transaction that's pending. When a transaction shows as pending, Santander has already agreed to make that payment to the merchant, but it is waiting for the merchant to officially collect the funds. So, Santander can't usually then cancel a transaction once it has agreed to pay it. I can understand why Mr M would be frustrated by this, as I can understand why it might seem straightforward to him for Santander to just stop the payment going through. But for the reasons I've explained, it can't generally do this. In addition to this, where a block has been applied to the account, as was the case here, this would only prevent transactions from being authorised while the block is in place. Any transactions that had been authorised before the block, and thus showing as pending, would still normally go through. It follows that I don't think it was unfair or unreasonable of it to have allowed the payment to leave Mr M's account.

Santander explained to Mr M what he would need to do if the transaction did in fact go through. And in the first instance, this would be to contact the merchant, which I agree would be the right thing to do in the circumstances. I can see that Mr M has tried to resolve things with the hotel and the booking agent but hasn't yet been provided with a refund. I note that he also adds that the hotel hasn't received the payment for the booking.

To be clear, the dispute I have considered as part of this complaint is the transaction having gone through in the first instance. I can see that Santander did explain to Mr M during a

phone call and in its final response to him that he could raise a dispute about the payment – which would be separate to the initial complaint he raised about the transaction. As far as I'm currently aware, he hasn't done this. There are certain ways that a firm, like Santander, can help someone get their money back where things have gone wrong with the purchase, as appears to be the case here. This would normally by way of raising a chargeback or making a claim under Section 75 of the Consumer Credit Act. Mr M will need to get in touch with Santander to ask it to consider his options if he would like to dispute the payment. I suggest he does this as I can see that he has tried to resolve matters with the parties involved – the hotel company and the booking agent – but hasn't been successful.

I appreciate this decision will come as a disappointment to Mr M. And I do have a lot of sympathy for the situation he is in, as I can see that he has spent a lot of time trying to sort the matter out with various parties. But being independent means, I must take a step back and consider the information provided by both parties. In doing so, I can't fairly find that it was wrong of Santander to have allowed the transaction to go through in the first instance, for the reasons I've already explained above. As I've said, there are other ways that Santander might be able to help Mr M, and he should contact it again to raise a dispute about the payment if he hasn't yet been able to resolve the matter.

### **My final decision**

For the reasons set out above, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 19 December 2025.

Sophie Wilkinson  
**Ombudsman**