

The complaint

Mr B complains Santander UK Plc keeps on blocking payments when he's trying to transfer money abroad.

What happened

Mr B has an account with Santander with a debit card. He has family abroad and uses a third-party money transfer service to send them money. He says he does so regularly.

In April 2025 Mr B says Santander blocked a payment he was trying to make to his family using his usual money transfer service. He says he had to speak to Santander to confirm the payment was genuine which he did. He says he was told that his payment had been stopped as part of Santander's automated checks and that this sometimes happened. The payment then went through.

In May 2025 Mr B says Santander again blocked a payment he was trying to make to his family using his usual money transfer service. He says he again had to speak to Santander and that he was asked a lot of questions which he thought were intrusive and unnecessary. He complained to Santander saying that it shouldn't be blocking payments when he was trying to make them – it would be better to make checks when he wasn't taking time out to make a payment – and that this was a payment he made regularly so he couldn't understand why it kept on getting blocked.

Santander looked into Mr B's complaint and said that his payments had been flagged by its automated fraud monitoring systems for additional checks and security. Because of that Santander didn't uphold his complaint – saying it had done nothing wrong – but paid him £25 as a gesture of goodwill.

In June 2025 Mr B says Santander again blocked a payment he was trying to make to his family using his usual money transfer service. Mr B complained to our service.

One of our investigators looked into Mr B's complaint and said that they didn't think Santander had acted unfairly or unreasonably as it was acting in line with the terms and conditions of Mr B's account. So they didn't recommend upholding his complaint.

Mr B was unhappy with our investigator's recommendation. He wanted to know why this was happening to him now and the reasons why Santander keeps on stopping his payments. He asked for his complaint to be referred to an ombudsman for a decision. His 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 can see that Mr B made four payments using his debit card and a money transfer service in the first half of 2025 and that he had a number of attempted payments blocked. Our

investigator is right that banks do carry out more checks these days than they used to because of the rise in fraud and scams. That sometimes involves stopping a payment before it goes out to make sure the payment is genuine and not linked to any well-known scams.

I can completely understand why Santander stopping as many payments as it has stopped is frustrating for Mr B and why he's also unhappy that Santander keeps on stopping the payments he wants to make when he's taken time out to make them. I've listened to the calls he's had with Santander and it's clear that Mr B gets exasperated at times by all the questions he's asked. I have some sympathy here in part because these are clearly regular payments and in part because there are times when the agents don't appear to join the dots meaning they ask a question they don't necessarily need to. I can, however, also see why some of the agents had concerns when Mr B gave only generic answers or said his reasons for sending the payments were personal.

Given what I've just said, I agree Santander hasn't acted unfairly or unreasonably given the types of checks we'd expect a bank to do. This isn't, therefore, a complaint that I can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 December 2025.

Nicolas Atkinson
Ombudsman