

The complaint

Mrs B complains Santander UK Plc (“Santander”) blocked her transaction to a new ISA provider causing her to miss the tax deadline.

Mrs B says Santander’s actions caused her substantive distress and inconvenience – and triggered a painful medical condition.

What happened

The details of this complaint are well known by both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my 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.

Having done so, I have decided not to uphold this complaint. I know this will disappoint Mrs B, so I’ll explain why.

Santander has an obligation to protect its customers and its systems from financial harm. That means it will monitor and review payments. This can lead to transactions which may be deemed as unusual being blocked and a review being carried out. I note Mrs B’s payment instruction through a third-party and online method was blocked by Santander. Having reviewed Santander’s reasons for doing so, I’m satisfied it did so in line with its terms and conditions - and its broader obligations.

I have carefully listened to the call Santander has provided and note that it took place on the day of the ISA tax deadline. After running through its security and scam warning process, Santander’s advisor asked Mrs B to try the payment again. As this failed from the method Mrs B was trying, the advisor suggested Mrs B provide a sort code and account number for the ISA account so they could initiate a faster payment to it.

As Mrs B didn’t have this to hand, the advisor suggested they call the new ISA provider to get this detail. They also informed Mrs B of the deadline that day. Unfortunately, Mrs B didn’t remedy this until the day after. But I’m satisfied Mrs B could’ve followed this route before the deadline expired.

As Santander did nothing wrong in blocking the transaction, and informed Mrs B correctly of what she could do to meet the deadline, I’m satisfied Santander hasn’t done anything wrong here.

I don’t undervalue the impact Mrs B has explained that Santander’s actions had on her. But given I don’t think Santander acted improperly, I see no basis to make an award of compensation.

My final decision

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 26 November 2025.

Ketan Nagla
Ombudsman