

## **The complaint**

Mr C complains that Starling Bank Limited unnecessarily restricted his account and on more than occasion blocked a genuine payment he was trying to make.

## **What happened**

On 19 July 2025 Mr C tried to make a £25 card payment from his account with Starling Bank. The payment was not completed. Starling says this was because the payee did not respond to the payment request.

Mr C tried to make the payment a few minutes later. Mr C was asked to approve the payment through the Starling app, which he did. However, the payment was blocked. Starling says this was because the payment was made from a different IP address from that used for the first payment attempt.

Mr C was then asked to log into the app to unlock his cards; they had been blocked for the same reason the second payment had been declined. Mr C did that. A further attempt to make the payment was made shortly after that, this time using a card in Mr C's son's name, which was linked to the account. Again, the payment was not completed because, Starling says, the address did not match that on Starling's systems.

Starling Bank has provided a copy of a web chat with Mr C from the time when he was trying to make the payment. This shows that the payment was completed around 23 minutes after the first attempt.

Mr C complained about what has happened. He said that Starling's processes were in breach of the regulator's requirements that a financial business's actions do not cause foreseeable harm and that services meet customer's needs without undue hindrance. He said too that Starling had not provided him with this service's details or a reference number for his complaint – on the grounds that it was similar to a separate complaint he had raised previously.

Starling accepted that Mr C had been put to some inconvenience and paid him £30 in recognition of that. Mr C did not think that was sufficient and referred the matter to this service. One of our investigators considered what had happened but did not recommend that Starling Bank pay Mr C any more. He did not believe that it had acted unfairly, noting that he would expect the bank to have systems in place to protect it and its customers against fraud.

Mr C did not accept the investigator's assessment and asked that an ombudsman review the case.

## **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, however, I have come to the same overall conclusion as the investigator did, and for similar reasons.

Banks should have systems in place to protect their customers and themselves from fraud. The precise details of those systems and what triggers them will inevitably differ from one institution to another, and they will develop over time. Some will be more effective than others, and from time to time transactions which are legitimate might be identified as suspicious.

It is of course regrettable that Mr C was unable for a while to make a modest and genuine payment and that he had to make several attempts to complete what he was trying to do. I can understand his frustration when he approved payments only to find they had been blocked.

I do not however believe that I can fairly say that this was due to a fault in the bank's security systems and that it should relax them. That is, if anything, a matter for the regulator, not this service.

Be that as it may, I note that Starling Bank has paid Mr C some compensation in recognition of the inconvenience to which he was put. So, even if I thought Starling Bank had treated him unfairly, I believe that the £30 Mr C has received is sufficient to put things right; I don't believe it would be fair to require it to pay more.

### **My final decision**

For these reasons, my final decision is that I do not uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 31 December 2025.

Mike Ingram  
**Ombudsman**