

## **The complaint**

Miss O has complained that The Royal Bank of Scotland Plc (“RBS”) placed a block on her debit card whilst she was abroad.

Miss O asked RBS to contact her, but didn’t receive a call until after she’d returned to the UK.

## **What happened**

Whilst overseas, RBS placed a fraud block on Miss O’s debit card on 30 August 2025. Miss O contacted RBS by webchat and asked for someone to call her so that she could get the block removed, but no one did.

After Miss O returned to the UK, Miss O contacted RBS again on 5 September 2025 and this time she was able to speak with RBS and get the block removed.

Unhappy with how matters had been handled, Miss O complained to RBS. In response, RBS said that it hadn’t acted incorrectly in applying the fraud block. But it did concede that it should’ve provided Miss O with a better level of customer service. Because of this RBS paid Miss O £75 in compensation.

After Miss O referred her complaint to this service, RBS reconsidered the complaint and offered to pay Miss O a further £75 in compensation, given the impact she said this matter had on her.

One of our investigators assessed the complaint and they thought that RBS’s offer was fair.

As Miss O didn’t accept the investigator’s conclusions, the matter was referred for an ombudsman’s 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 reviewed everything, I uphold this complaint. I will explain why.

In terms of RBS applying the fraud block, I don’t think it was acting unfairly. There is an ever-increasing amount of fraud, and an increasing sophistication in how fraud is committed. And although the starting position is that banks should act on the payment instructions from their customers, they are also required to be on the lookout for any suspicious payments. Where transactions are identified as suspicious, as clearly happened here, banks really should intervene and check with the account holder whether such payments are legitimate and not connected to fraud or scams.

RBS has said that when it applied the block on Miss O’s debit card, its systems are set up such that the block could not be removed until it had spoken to Miss O first. This is a fairly standard industry practice and in the circumstances, I think what RBS did was reasonable. I say this because ultimately, it only placed the block on Miss O’s debit card as it was acting (or at least trying to act) in Miss O’s best interest.

That being said, once the block was applied, this resulted in Miss O being abroad without being able to pay for things with her debit card. I appreciate that this would’ve been

distressing, as well as being very inconvenient for Miss O. To add to the inconvenience, Miss O says she didn't have data or roaming on her phone. I can see that Miss O did try and reach out to RBS via webchat and asked that someone at RBS call her, but unfortunately no one did, that is, not until she'd returned to the UK.

In response to the complaint, RBS has offered a total of £150 in compensation (£75 of which it has already paid to Miss O). Overall, I think this should be increased slightly to £200 in total, as I think that better reflects the impact on Miss O for RBS's failure to call her when she'd asked it to.

When considering if more compensation is warranted, I have taken into consideration what Miss O has told us about her circumstances and the impact of the matter. But overall, I think £200 is a fair amount of compensation. I say this because firstly, I can see that Miss O was able to transfer money to a friend from her account whilst the block was in place on her debit card. So Miss O was not completely denied access to the money in her account, although I accept that she was prevented from making any debit card purchases whilst abroad.

Miss O has said that she had to borrow off friends and strangers to cover her expenses, which in the circumstances is completely understandable. But Miss O says that she is still repaying over £1,000 (with interest accruing) to the people she borrowed from. However, I can't reasonably say that RBS should be held responsible for the amounts that Miss O chose to borrow from third parties - given that this was money she likely would've spent anyway, had she not been restricted access to her account. If it was the case that she ended up borrowing more money from friends and relatives than she had in her account, again I don't think it's fair that RBS is held responsible for her choosing to spend more money than she had.

I also acknowledge that Miss O says that she didn't have roaming or data on her mobile phone and I accept that RBS didn't call her back, despite her making a request that it do so. But I also think it's possible that Miss O could've found a way to call RBS (albeit at a cost – that I would've been minded to say RBS should reimburse Miss O for) to get the block removed. Had Miss O done this, I think she could've mitigated matters and got the block removed sooner. So overall, I don't think an award in excess of £200 is warranted here.

### **Putting things right**

So taking everything into account, whilst I don't think RBS was at fault for applying the block in the first place, I do think that it's failure to call Miss O back when she'd asked that it do so was unreasonable. And I accept that this did cause Miss O to experience the distress and inconvenience of being overseas without being able to make a payment with her debit card.

So to put things right, I require RBS to pay Miss O £125 - so as to bring the total amount of compensation to £200 in total – for the distress and inconvenience caused to her by this matter.

### **My final decision**

Because of the reasons given above, I uphold this complaint, and require The Royal Bank of Scotland Plc to do what I have set out above to put things right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 24 February 2026.

Thomas White  
**Ombudsman**