

The complaint

Mr A complains Santander UK Plc blocked his card without letting him know and failed to then help him when his card was declined causing him considerable embarrassment.

What happened

Mr A has an account with Santander.

Mr A says he checked his account to make sure he had enough money before refuelling his vehicle. He says he then tried to pay for his fuel, but his card was declined and that he was told he couldn't leave the garage he was at before he paid. He called Santander for help. He says the agent he spoke to wouldn't agree to temporarily unblock his card despite being on the phone for over an hour. He says he was only able to leave the garage after his wife drove down and paid. He was there for two hours. He complained to Santander.

Santander looked into Mr A's complaint and agreed that the agent he spoke to could and should have helped him temporarily unblock his card in the circumstances. Santander offered Mr A £50 in compensation. Mr A was very unhappy with Santander's response saying that it should have warned him that his card had been blocked and that the whole episode had been highly embarrassing and upsetting. He complained to our service.

One of our investigators looked into Mr A's complaint. Having done so, they said they didn't think Santander had done anything wrong blocking Mr A's card without letting him know but they did think that the agent could and should have done more to help. Santander had in the meantime offered to pay an additional £100 in compensation. Our investigator thought that was fair so recommended an additional £100 in compensation.

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.

Santander has accepted that its agent could and should have offered to temporarily unblock Mr A's card given the situation he found himself in. Santander was, in my opinion, right to do so. I do, however, think it's important to say that this doesn't mean the agent didn't help at all – they did. I say that because the agent – once they'd checked Mr A recognised other recent transactions on his account – arranged for a new card to be issued so that Mr A could use his mobile phone and the new card details to make payment. Unfortunately that solution – which normally works – didn't work on this occasion. I also think it's important to say that Santander was right to block Mr A's card – it spotted suspicious transactions and sent Mr A an SMS asking him whether or not he recognised them. He'd replied "N" resulting in his card being blocked and another SMS being sent asking him to call the bank. Santander was, in my opinion, right to do that.

I can see that Mr A spent just over an hour on the phone to Santander trying to get help so he could pay for the fuel that was already in his vehicle. He's told us how embarrassing it was having people passing by staring at him. And I can understand how annoyed he must have felt when he discovered that the agent could have unblocked his card.

Putting things right

Having considered the impact of Santander's accepted errors and our approach to compensation, I agree that the additional £100 that Santander has offered is fair. So that's the award I'm going to make. Mr A has told us that he's less interested in compensation – he's complaining as a matter of principle. That's one of the reasons why I've explained what I think Santander did and didn't do wrong. I hope that helps.

My final decision

My final decision is that I uphold this complaint and require Santander UK Plc to pay Mr A an additional £100 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 February 2026.

Nicolas Atkinson
Ombudsman