

The complaint

Mrs Z complains that Al Rayan Bank PLC blocked her debit card and did not provide appropriate support to ensure she could use it again.

What happened

In February 2025 Mrs Z's debit card was blocked. She was out shopping at the time and says that she was left unable to travel home independently. She has mobility issues and only has one bank account, so was unable to pay for a taxi. She had to get her daughter to collect her and take her home.

The bank says that the card was blocked because it identified unusual activity on it. Mrs Z says that her own use of the card was no different from normal.

On 13 February 2025 Mrs Z called the bank to try to have the restrictions on her card lifted. Because she speaks only limited English, she asked her daughter to assist her. The bank says that, because Mrs Z was being assisted by a third party, she did not pass its security checks. The card therefore remained restricted until Mrs Z's security information could be re-set.

The bank says it received the documents it needed to re-set Mrs Z's security on 19 February 2025, but it was not until 4 March 2025 that it acted on that information. It sent Mrs Z a new card the same day. It accepted that the delay in doing so had been unreasonable and offered compensation of £20 – which it later increased to £150.

Mrs Z did not think that was enough and referred the matter to this service, where one of our investigators considered what had happened. He thought that the bank's explanations about what had happened were inconsistent, and he did not consider that it had done enough to help Mrs Z; in saying that, he noted that she did not speak good English and was visually impaired and hard of hearing. He concluded that compensation of £400 was warranted in recognition of that.

Al Rayan Bank accepted the investigator's recommendation, but Mrs Z did not. She 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.

In my view, the bank acted fairly in restricting Mrs Z's debit card when it identified what it considered to be unusual activity. In doing so, it was seeking to protect Mrs Z and itself from fraud. It was entitled to do that, whether or not its concerns were well-founded.

However, I agree with the investigator that the bank did not handle the reactivation of the card as well as it should have done. The investigator took the view that Mrs Z should not have been failed on security checks in the telephone call of 13 February 2025. Even if I were to take a different view on that specific point, though, the call did show that Mrs Z needed help with the process and asked for a call back. No call was made until 25 February 2025, and that was unsuccessful. In my view, that call should have been attempted very much sooner and should have been made by someone who could speak with Mrs Z in her own language, or with the help of an interpreter.

I agree too that there was an unacceptable delay in re-setting Mrs Z's security information and providing a new card. The bank has acknowledged that.

Finally, Mrs Z has said in her response to the investigator's assessment that she continues to have problems with her account. If that is the case, however, it would be a new complaint, so I will make no comment on that here. It may be however that the bank should consider how, in light of Mrs Z's known vulnerabilities, it can better accommodate her needs.

Putting things right

Al Rayan Bank accepted the investigator's recommendation, and I agree that payment of £400 is a fair resolution of Mrs Z's complaint. I will however make a formal award, so that she can enforce it if necessary.

My final decision

For these reasons, my final decision is that, to resolve Mrs Z's complaint in full, Al Rayan Bank PLC should pay her £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Z to accept or reject my decision before 8 January 2026.

Mike Ingram

Ombudsman