

## **The complaint**

Mr H complained that Santander UK Plc unfairly blocked his account after it had concerns about a payment he wanted to make and about the way he was treated in branch when he was required to attend in person to sort things out.

## **What happened**

When Mr H complained, Santander said that as he'd initially been unable to pass security on the phone he'd needed to go to a branch with identification to complete necessary verification. But Santander said aspects of its service had fallen below the standard it expected to provide and paid Mr H £80 compensation to reflect the distress and inconvenience this caused.

When Mr H brought his complaint to us, our investigator thought that Santander had responded fairly and reasonably to his complaint and didn't recommend that Santander needed to take any further action.

As Mr H wasn't happy with this outcome, his complaint comes to me for a final 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'll explain why.

On 19 September 2024, Mr H was attempting to make a four-figure payment which was flagged by Santander for further checks and a block was applied to his account.

As a regulated financial business, Santander has obligations to ensure it protects its customers from financial harm and takes steps to limit opportunities for fraud. This means that Santander has to have its own processes in place so it can carry out necessary checks.

Santander couldn't simply rely on Mr H approving the payment – even if he'd passed initial security to be able to login to his mobile app to send the payment and he approved the proposed payment himself. Santander also needed to satisfy itself that it could safely approve Mr H's payment.

The relevant account terms and conditions, which Mr H would've agreed to in order to be able to use his account, allowed Santander to refuse his payment instruction and block his account access in these circumstances.

Given the amount of the payment, and phone conversations I've listened to between Mr H and Santander's fraud operations team, I'm satisfied it had enough reasonable cause for concern to block his account.

So I don't find that Santander made any error or did anything wrong when it blocked the payment Mr H wanted to make and restricted his account access to protect the money in his account. And it was in line with Santander's process to require Mr H to go to a branch with identification so it could complete checks with him in person.

I'm sorry that he felt his experience in branch was so unsatisfactory, but Santander has paid him £80 compensation which seems fair to me in all the circumstances to settle this complaint. From what he's said, and from listening to the call recordings provided, I don't think the questions Santander's fraud team needed answers to were unreasonable – particularly as Santander was aware of scams that potentially put Mr H's money at risk.

Mr H subsequently said he didn't need Santander to make the payment that led to the block. But I can understand why this wasn't a good enough reason for Santander to unblock the account and it still needed to complete its checks before enabling access to the money in his account again.

I appreciate that Mr H found this an intrusive process and he considered the questions irrelevant and unnecessary and felt he'd had to waste unnecessary time in branch. But Santander had a responsibility to enquire into the details of the transaction to help guard against potential scams and it was up to Santander to authorise the payment – or not.

I think the sort of questions asked would be raised with any customer who wanted to undertake a similar transaction. So, I don't think Santander acted unfairly or unreasonably when it took the steps it did to verify what it needed to know about Mr H's planned transaction.

After completing the necessary checks, Santander unblocked the account so I don't find that it kept Mr H out of his account for any longer than was fair and reasonable.

To sum up, given Santander had legitimate concerns that Mr H might have been the victim of financial crime, I think it was reasonable for it to speak to Mr H in person to ensure it was able to act responsibly by unrestricting his account. And whilst he's described what happened in branch, I am satisfied that the compensation paid is fair and reasonable to put things right. So I'm not upholding this complaint as I am satisfied that Santander doesn't need to do anything more.

### **My final decision**

For the reasons above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 December 2025.

Susan Webb  
**Ombudsman**