

The complaint

Mr K complains that Santander UK Plc didn't remove an account block.

What happened

Mr K says he asked Santander to block payments to a company I will call "N". He says in December 2025 he asked Santander to remove the block, but payment attempts on 21 December 2025 were refused. Mr K says it was his mother's birthday, and he had to buy food from a different business. He would like £200 compensation and the meal cost of £170 refunded.

Santander says Mr K asked to block payments to N and he tried to make payments to it on 17 December 2025 which was within the 24 hour period it takes to remove such a block. It says it offered Mr K £30 compensation for any inconvenience caused by the block on 21 December 2025. Santander now says the payment on 21 December 2025 was blocked for security reasons.

Mr K brought his complaint to us and our investigator didn't uphold it. The investigator thought Santander correctly blocked the earlier payments and its security systems blocked the payment on 21 December 2025.

Mr K doesn't accept that view.

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.

I have looked carefully at Santander's records and can see Mr K asked Santander to apply a Future Dated Card Payment block on his account for payments to N. I don't think this system was designed for what Mr K wanted to achieve but I am satisfied that Santander tried to help him stop payments to N. I can see that Mr K asked Santander to remove the block to N. I don't think Mr K has explained why but I am satisfied that Santander was entitled to reject the payments to N on 17 December 2025 as it takes 24 hours to remove the block which had not expired at that point.

There is no dispute that Mr K tried to make a payment to N on 21 December 2025. I have looked at Santander's records, and I am satisfied that it was blocked due to security issues. It is not clear if those security issues were linked with Mr K's attempts to block future payments to businesses like N. But I am satisfied that Santander must have security systems in place to protect its and its customer's money which may mean on occasions legitimate customers or transactions have attempted payments blocked. I find that such measures are applied in line with account terms and conditions. And it follows that I don't think Santander made a mistake or acted unfairly here.

As I don't think Santander made a mistake, I can't fairly direct it pay Mr K the £200 compensation he would like. In any event I have not seen any evidence that the account

block had any real impact on Mr K as he was able to buy a meal at a different business. I also don't think it fair that Santander pay for that purchase in these circumstances. In any event I have not seen evidence of that payment purchase.

I can see Santander has fairly offered £30 compensation in circumstances where I don't think it acted unfairly.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 21 March 2026.

David Singh
Ombudsman