

The complaint

Mr G complains about the support NewDay Ltd trading as Marbles ('ND') provided when it blocked a transaction on his credit card.

What happened

The parties are familiar with the background details of this complaint – so I will briefly summarise them here. It reflects my role resolving disputes with minimum formality.

Mr G tried to make a payment to buy a meal during the evening at motorway services using his ND credit card but it was blocked. Mr G says this caused distress and inconvenience because he wasn't able to contact ND at the time to unblock the transaction. He was worried about his ability to pay for the transaction, buy fuel and make his onward journey. And had to contact a family member who sent him money to assist.

ND says although it recognises Mr G confirmed the transaction as genuine the following day, it was not declined in error. And was part of security measures to protect both Mr G and itself as a financial business.

Mr G escalated his complaint to this service. Our investigator did not uphold it so Mr G asked for an ombudsman to look at things again 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.

While I might not comment on everything (only what I consider key) this is not meant as a discourtesy to either party – it reflects my role resolving disputes with minimum formality.

In considering what is fair and reasonable, I need to have regard to the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider having been good industry practice at the relevant time. This includes the FCA Consumer Credit Sourcebook (CONC). And the FCA's Consumer Duty, which sets high standards of consumer protection across financial services. The Consumer Duty (amongst other things) requires firms such as ND to avoid causing foreseeable harm, and enable and support its retail customers to pursue their financial objectives. This includes supporting customers to use its products and services.

From what I can tell Mr G does not dispute that ND can fairly block a transaction to protect both parties from potential fraud. So I don't consider it necessary to dwell on this point except to say that I agree it isn't unreasonable for ND to apply its security processes as a fraud prevention measure. Furthermore, it is reasonably expected (as with other day to day dealings with financial services) that this will cause a degree of frustration and inconvenience. So I can't fairly say that Mr G should get compensation because his card was blocked for security reasons here.

Mr G's key point is that someone from ND should have been around to help him on the phone when the transaction got blocked. He says the issue is not about whether he was able to access funds through a family member – but the fact he had no practical way to resolve it at the time – such as through a text message to confirm the transaction was genuine. And he couldn't access phone support because the relevant department at ND was closed.

I can see ND sent Mr G a text message which told him where he needed to call to unblock the transaction. And it also told him the opening hours he could do that within. So ND made it reasonably clear how Mr G could get support – and when he could do this. However, I recognise Mr G's point that he considers that he didn't have the support he needed at the time he needed it because there was no automated process for unblocking, and it was outside ND's specified opening hours for the team that could have helped him.

While ND has made a commercial decision around its opening times for that department and appears to have followed its usual process (based on its risk assessment of the transaction) it is of course arguable that it could have provided more support for this specific type of situation. However, noting my role resolving disputes with minimal formality, I don't think this is something I need to make a finding on here – because ultimately, even if I accepted ND could have acted differently, I don't think an award of compensation would be fair and reasonable in the circumstances here in any event.

I recognise what Mr G has said about how the card block made him feel. But I can also see that fortunately within a few minutes he was able to access funds from family to cover the transaction and resolve the situation. And not long after that he was able to access funds from family to use in a newsagent and then on fuel at the same services.

Mr G has said without a family member stepping in he would have had no way to pay or resolve the situation – but I see that fortunately in this case family did step in quickly which allowed him to make his purchases and continue his journey. So, I cannot fairly agree that the level of impact in the specific circumstances here goes beyond what would be reasonably expected as a by-product of a security process like this in any event.

I note Mr G has said ND promised him £50 compensation the following day and this wasn't honoured. That point does appear to be related to complaint handling which isn't something this service is able to look at (it isn't a regulated activity under our rules). However, in the interest of completeness I don't think ND has made an error here in any event. I have listened to the call where ND unblocked his card and he raised a complaint and I can hear the agent asks Mr G what compensation would resolve things, and it is agreed to request £50 which Mr G says is the equivalent of the cost of the fuel he paid for that evening. It turns out that Mr G had paid £8 for fuel – but in any event I don't see where ND had promised to pay him any amount of compensation – only request it in the event his complaint was successful. So I can't fairly say ND went back on its word.

I know Mr G is likely to be disappointed by my decision. I remind him that he does not have to accept it.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 May 2026.

Mark Lancod

Ombudsman