

The complaint

Miss M complains that Santander UK Plc blocked a payment she attempted to make and restricted her online banking pending further security checks.

What happened

In December 2025, Miss M tried to make a four-figure payment to a tradesman. Santander declined the payment and blocked her online banking. After receiving a text alert, she phoned Santander but was told the transaction couldn't be approved over the phone and she needed to visit a branch. She attended the next day, completed the necessary checks and the payment was then processed.

Santander did not uphold her complaint, saying it followed the correct procedures. Our investigator also concluded that Santander acted appropriately.

Miss M asked for an ombudsman's decision and her complaint came to me to decide.

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've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

I'm sorry for how what happened left Miss M feeling and I can understand why she was upset and embarrassed when Santander wouldn't process the payment she wanted to make.

But Santander must comply with legal and regulatory requirements which include fraud prevention alongside protecting customers from financial harm. 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 Miss M saying she authorised the payment – even if she was able to provide information and answer security questions over the phone.

The account terms and conditions, which Miss M agreed to when opening her account, allow Santander to refuse a payment instruction and restrict access where it decides further verification is needed.

Given its responsibilities to protect customers and prevent fraud, I don't consider it unreasonable that Santander required Miss M to visit a branch to complete security in person. Santander had a responsibility to pursue its enquiries until it was able to be satisfied that it could safely approve the payment. Once the checks were completed, Santander promptly processed the payment and restored Miss M's account access. I've seen nothing to suggest Santander acted unfairly, kept the block in place unnecessarily or made any error.

I recognise that Miss M found all this frustrating. But to uphold this complaint I would need to find that Santander did something wrong or acted in a way that wasn't fair and reasonable – and I haven't seen enough here to do so. It follows that I won't be asking Santander to do anything more.

I appreciate that my decision will be disappointing for Miss M but I hope that setting things out as I've done helps explain how I've reached my conclusions.

My final decision

My final decision is that I don't uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 10 April 2026.

Susan Webb
Ombudsman