

The complaint

Mr C complains Santander misadvised him about his debit card. Mr C explained Santander told him his debit card wouldn't be blocked when he telephoned to check after he made a large debit card payment. Later that day, his card was declined.

What happened

Mr C explained he experienced issues with his debit card being blocked by Santander after making a large payment in early October 2025. Towards the end of October 2025, Mr C made another large debit card payment. He explained he contacted Santander after making this payment to check his card wouldn't be blocked again.

Mr C said Santander assured him the card would work, the payment had gone through and there wouldn't be issues with him using his debit card subsequently. Later that evening, Mr C tried to make a payment with his debit card and it was declined.

Mr C contacted Santander the next day to complain. Mr C said Santander wouldn't take responsibility for the issue, explaining his card payments had been stopped due to reaching the daily limit of the card issuer. Santander said it hadn't placed any restrictions on his card and therefore didn't think it had made a mistake and didn't uphold his complaint.

Mr C complains he wasn't told about any card limit and Santander should have advised such limits may occur when he contacted it. Mr C described having to telephone Santander several times to resolve the issue, and explained he wanted Santander to accept responsibility. Mr C said he also wanted a payment of £80 compensation explaining this is what Santander paid him when it blocked his card earlier in the month.

Santander issued a final response to Mr C. Santander maintained it was correct when it advised him his card was fine to use after making the large payment. Santander explained the payments weren't blocked by it for any security reasons, it confirmed the later payments had been stopped by the card issuer. Santander explained card limits change daily and the adviser he spoke with wouldn't have known what the limit was.

Our investigator didn't think Santander had been unreasonable or unfair and therefore didn't recommend it take any further action. They explained Santander had previously paid compensation because it had misadvised Mr C it had removed a block it had placed on his account, when it hadn't. They explained the issues Mr C experienced this time were not due to Santander and accepted it wouldn't have known in advance the limit placed by the card scheme issuer had been reached.

In response, Mr C said Santander hadn't told him there were spending limits on his debit card. He thought Santander should have explained it couldn't guarantee there wouldn't be further issues when he called them because of such limits.

As Mr C rejected our investigator's recommendation, his complaint has been passed to me to make 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.

I appreciate how strongly Mr C feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Santander has provided our service with information from its systems, I am satisfied this confirms it hadn't placed a block on Mr C's account or card and wasn't responsible for the declined payments in question.

With this in mind, I have carefully considered what Santander told Mr C when he called.

During the call Santander confirmed there were no blocks on the account or blocks on the card. Mr C asked whether Santander was sure and asked whether Santander was likely to change its mind and block his debit card. Santander said if it hadn't happened when the payment was made, it probably wasn't going to happen. The call was very short lasting just over one minute.

Firstly, I do have some sympathy with the points Mr C has made and can see why this must have been frustrating. I appreciate Mr C was checking with Santander to ensure the same issue wouldn't occur again, and was given an indication no issues would arise with his debit card. I also recognise he had been misadvised by Santander previously, when Santander had blocked his card, so can understand how what transpired caused additional annoyance.

For security reasons daily card limits set by card scheme issuers aren't known widely, and I have no reason to doubt the person he spoke with wouldn't have known the card limit, or that it would cause issues later that day. In a similar vein, the adviser would have had no way of knowing whether any payment Mr C made would trigger fraud prevention measures.

The question for me to consider is whether Santander, on balance, acted fairly and reasonably during this call.

As I have said, Santander accurately told Mr C his card and account weren't blocked by it, the payment had gone through, and it was unlikely it would now place any block because of the payment in question. On balance, I am reasonably satisfied this information was accurate at that time.

The issue is Mr C was effectively seeking assurances regarding future payments, whereas Santander was explaining the current status of his account and card after the payment he had just made.

However, there are circumstances where it is fair and reasonable for businesses to take additional steps, or make additional checks, before processing a payment, or in some cases decline to make a payment altogether. These processes are mainly to protect customers from the possibility of financial harm.

Businesses can't state future payments won't be delayed, blocked or declined with any degree of absolute certainty. This is because there are a variety of reasons why a payment may be declined or need additional checks. For example, banks monitor accounts for suspect activity, which may indicate fraud or other types of harm a customer may experience. This is a legal obligation under the rules which govern payments services, and our service expects businesses to proactively take steps to protect customers from harm.

Importantly, if a business does not take adequate steps to protect customers, the business can, in some cases, be held responsible for the losses the customer experienced.

For these reasons, I don't think it was unreasonable for the temporary declines to occur, bearing in mind there had been a very large debit card payment earlier in the day. Whilst I appreciate Mr C will be unhappy with the information he received on the telephone, and considers he should have been told about limits, I am satisfied the information provided was reasonably correct at the time from Santander's perspective.

I've also thought about the impact this had on Mr C. Whilst I appreciate it must have been frustrating, our service accepts using financial services won't always be hassle free, and we don't usually award compensation for things which are in line with the normal issues which occur in everyday life. Even when a mistake has occurred, we consider the impact this has had on the individual.

In these circumstances I am satisfied on balance that the impact has been minimal. It seems unlikely there was any financial loss caused by these issues. Furthermore, the evidence I have seen suggests Mr C was able to successfully make debit card payments the following day. I therefore don't think it would be fair and reasonable to award compensation in these particular circumstances for the inconvenience experienced, which appears to be different to the issues and impact previously.

I appreciate Mr C has said he wasn't informed of these limits before. In response to this, I am satisfied Santander has investigated Mr C's concerns and reasonably explained what occurred and why this happened, which is what our service expects businesses to do.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 13 April 2026.

Gareth Jones
Ombudsman