

## The complaint

Mr and Mrs C complain that they were unable to use their Santander UK Plc credit card while on holiday abroad, in August 2025.

## What happened

Prior to the holiday, Mr C used online banking to enable his card for overseas use, but when he first tried to use it on arrival in his destination, the transaction was declined.

Transactions continued to be declined for all but the final three days of their holiday. Mr C says this had a huge impact on their holiday, as he hadn't taken any other debit or credit cards away with him, for security reasons, and only had a limited amount of local currency.

Santander identified that this was caused by a system issue which was out of their control, and they couldn't do anything to swiftly resolve this while Mr C was abroad. By way of an apology for the inconvenience, Santander paid £75 into Mr C's account.

Mr C remained unhappy so brought his complaint to our service.

An investigator considered the merits of the complaint and felt that Santander's payment of £75 didn't sufficiently reflect the impact this had on Mr and Mrs C. They recommended Santander pay an additional £150.

Mr C rejected that view, stating that this still wasn't suitable compensation and he was yet to receive a full apology from Santander, so he asked for an ombudsman 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.

The fact that Mr C couldn't use his card for the period in question is not in dispute, so the only point for me to decide on, is whether Santander responded fairly to the issue.

Santander have shown that in total 12 transactions were declined, although four of those were attempts to retry a payment from the merchant. Mr C feels there were more than this, but understandably can't provide any evidence.

Mr C contacted Santander by web-chat initially and he was told that it should be OK if he tried again. But the same issue happened and Mr C then had two phone calls with Santander with no resolution. Santander then attempted to call Mr C four times over the next four days, but the calls didn't connect. Ultimately it wasn't able to do anything to fix the issue.

Mr C complains that Santander should have supported him further, if the issues couldn't be resolved. Santander did suggest that Mr C may be able to make payments using the 'Pay' facility on his mobile phone, but Mr C doesn't use his phone for that purpose and wasn't prepared to do so.

I have a lot of sympathy for Mr C, in the circumstances he and Mrs C found themselves in through no fault of their own. Equally however, the root cause of the issue appeared to be out of Santander's control.

I'm very mindful of Mr C's frustrations and it is regrettable that Santander was unable to resolve this issue sooner, but it isn't the role of this service to punish businesses when, or if, a process fails, that is the role of the Financial Conduct Authority. This service is set up to resolve individual complaints based on what is fair and reasonable in the circumstances of each case.

Having reviewed and considered all the evidence, I have come to the same conclusion as our investigator.

I think Santander did try to support Mr C, and it was right to offer a compensatory payment because it was ultimately unable to help. But I think £75 wasn't enough.

Santander repeatedly advised Mr C to keep trying to make payments with his card. This approach directly contributed to his distress and Mr C told Santander of his embarrassment when payments were declined, at times in front of many other holidaymakers.

Overall, I don't think Santander fully considered the situation that Mr C described to it, and I'm not persuaded it acted as proactively as it might have done to support him, with no evidence of additional options being explored.

I know Mr C thinks that a compensation payment should be significantly higher, but I agree with the investigators view.

Mr C clearly did have an alternative way to make payments. He mentioned in a call to Santander while he was overseas that someone else had made a payment for him, so whilst far from ideal, this mitigates the issue to an extent.

Mr C also declined to act on Santander's suggestion that he may be able to make payments through his mobile phone. This approach could have further mitigated the issue or resolved it entirely.

I appreciate that this still won't be the outcome Mr C is hoping for, but I think Santander should make a further payment of £150 to recognise the distress and inconvenience he and Mrs C suffered.

### **Putting things right**

Santander UK Plc must pay £150 to Mr and Mrs C due to the distress and inconvenience suffered.

### **My final decision**

My final decision is that I'm upholding Mr and Mrs C's complaint and direct Santander UK Plc to put things right as I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mrs C to accept or reject my decision before 29 April 2026.

David Barker  
**Ombudsman**