

## **complaint**

Miss G complains that Santander UK Plc didn't refund all the bank charges on her account and didn't tell her it had blocked her debit card. During the time Santander took to unblock it she was without any money and had to borrow from family and friends.

## **background**

Santander applied a number of charges for an unauthorised overdraft. When Miss G contacted it Santander didn't explain about the block that had been put on her debit card. It apologised and it paid £135 into her account for the distress and inconvenience caused. But as a gesture of goodwill it waived one and refunded two unauthorised overdraft charges. Miss G said she was charged another £150 which hasn't been refunded.

The adjudicator didn't recommend the complaint should be upheld. She said that Santander had refunded the charges applied in April and May and waived the one due in June. As Santander had been entitled to make these charges she didn't think she could ask it to refund any more. She thought £135 Santander had paid to Miss G as compensation for not explaining about the block on her card was fair and reasonable.

Miss G didn't agree with the adjudicator's recommendation. She said her circumstances were not fully taken into account. She had to borrow money when her account was blocked at a distressing time.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. In doing so I've come to the same conclusion as the adjudicator for much the same reasons.

I can see that Santander applied some charges on Miss G's account when it went overdrawn. It was entitled to do that in line with its terms and conditions. When Miss G contacted it and explained her situation it agreed to refund or waive three of its charges. I think that was fair and reasonable in all the circumstances and I can't fairly ask it to do more.

Santander wasn't at fault for blocking her card but it's accepted it didn't give Miss G a very good service when it didn't explain about the block. So the issue left for me to decide is the level of compensation. I'm sorry to hear about the distressing circumstances Miss G was facing during the time her card was blocked. And I appreciate that her inability to withdraw money increased her distress. But I agree with the adjudicator that £135 is fair and reasonable in all the circumstances she's described.

**my final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 25 February 2016.

Linda Freestone  
**ombudsman**