

The complaint

Mr G complains that Santander UK Plc stopped his payment and blocked his account.

What happened

Mr G says he was told he had to go into a branch to get his account unblocked but had to wait until Monday to do so as the branch wasn't open on Saturday. He says it took four attempts to unblock his card and his wife had to travel for 45 minutes to pay for the petrol when the transaction was declined.

Santander says the online payment was highlighted as a potential scam and blocked by its automatic system. It says Mr G was required to discuss the transaction over the phone before it was updated as genuine and the card restrictions lifted.

Our investigator did not recommend the complaint should be upheld. She was persuaded that Santander made the right decision to place a temporary block on Mr G's account and that he was advised the card wouldn't work before he attempted to purchase fuel.

Mr G responded to say, in summary, that he is disabled and missed a hospital appointment due to Santander, plus his wife had to travel 45 miles to pay for the petrol. He reiterated that Santander had no right to prevent him spending his own money.

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 also listened to all the calls between Mr G and Santander in the process of reviewing this case.

Initial Restrictions on the Account

When Mr G attempted the transaction on 11 May 2024, Santander's systems automatically flagged it as a potential scam risk. Based on the available evidence regarding the nature of the transaction, I can't conclude it was wrong to do so. As a result, Santander sent Mr G a text message asking him to contact the bank.

I'm satisfied that Santander was acting to safeguard its customer, and it was entitled to place a temporary block on the account as it did.

Ongoing Restrictions on the Account

When Mr G called Santander after receiving the text message, Santander tried to establish that the transaction was genuine. When asked about the nature of the transaction, Mr G said: *"I wish to purchase some goods"; "various things"; "gifts for birthdays"; "it's my daughter's birthday very soon"*. It was only after the bank's staff member said the transaction had been flagged as cryptocurrency that Mr G acknowledged that was the case.

Although, in a later call, Mr G denied he'd said that, I don't find it unreasonable that Santander was not satisfied that the transaction was genuine. As a result, it did not clear the payment and told him his account would be blocked until he went into branch.

I accept that Mr G says his nearest branch was some distance away, but I consider Santander acted reasonably by proceeding cautiously and retaining the block on Mr G's account until he provided further evidence in branch.

Petrol Purchase

Mr G made further calls to Santander to request that the block be removed from his account. However, on each occasion he was advised that it would remain until he visited a branch. Mr G informed Santander that he needed to go out later and would need to fill up his car and it was made clear to him that his card would not work. Based on his response to this information, I'm satisfied Mr G understood this.

So, when Mr G called Santander from the petrol station having had his card declined, I cannot agree that he wasn't aware that would be the case as he claimed on the calls. I acknowledge that Mr G says he is disabled, and Santander's actions caused him to miss a hospital appointment, but as I'm satisfied Mr G knew his card wouldn't work, I consider it would have been reasonable for him to have made alternative arrangements to pay for the petrol he needed to get to the appointment.

Much as I sympathise with Mr G's wife that she needed to travel 45 miles to pay for the petrol I do not find that it was due to a Santander error.

Subsequent Unblocking of the Account

I accept that after numerous phone calls, Mr G spoke to a staff member who was prepared to remove the block from his account. I can understand why Mr G was frustrated that previous calls had not resulted in the same action, but Santander has confirmed that the block should have remained. It says it has spoken to the staff member confirmed to provide feedback on the correct processes.

Finally, I want to reassure Mr G that I have considered his complaint in the context of what he has now told us about his disability, but that I still find the above is a fair and reasonable outcome to his complaint.

In summary, I do not find that Santander was wrong to flag up the transaction and, given the inconsistent information from Mr G, I find it reasonable that the account should have remained blocked until Mr G went into the branch, as per Santander's processes.

My final decision

My decision is that I do not 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 25 October 2024.

Amanda Williams
Ombudsman