

The complaint

Mrs R complains that Santander UK Plc blocked a payment from her account which she needed to pay for a family emergency.

What happened

Mrs R attempted to make an international payment of a substantial sum of money online on 9 January 2023. However the payment was blocked by Santander's fraud prevention team. Mrs R asserts that Santander made no attempt to contact her, although its notes set out that it tried to contact her on that day but could get no response. Mrs R thought the payment had gone through but then because she found that it hadn't, she contacted Santander on 13 January. She called again on 16 and 19 January when the matter was escalated. Santander said it tried to call her on 20 January but got no response. The account blocks were removed on 23 January and the payment went through on that same day.

Santander said that the payment was delayed due to an error at its end and shouldn't have taken so long to get through. It paid Mrs R £125 compensation.

On referral to the Financial Ombudsman Service, our Adjudicator said that Santander could have completed its checks sooner but that its payment of £125 was fair.

Mrs R didn't agree and asserted that Santander had made no attempts to contact her. She also said that the payment was for her sister who was affected badly by the delay in the money being paid to her. Our Adjudicator pointed out that we could not award compensation to third parties.

Mrs R did not accept that, and the matter has been passed to me for further consideration.

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.

If the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think in my opinion is most likely to have happened.

First of all, the payment Mrs R was seeking to make was substantial and out of character with her spending on her account. It was for that reason that Santander blocked the payment initially in line with banking regulations in order to check for fraud. I think that was reasonable.

Santander has produced its account notes and an audit trail setting out its communications with Mrs R. Its notes say that it attempted to contact Mrs R on 9 January 2023 after the initial payment was blocked. Whilst I appreciate that Mrs R says she would have noticed any missed call I think it's most likely that Santander did attempt to make that initial call. That said, I do think that Mrs R should have been able to expect that a fraud check would not take two weeks, as it did in this case. I see that Santander escalated the matter after its call with

Mrs R on 19 January, and while I think that it did attempt to call Mrs R on 20 January, it still took another four days for the payment to be approved.

On the question of compensation, I must reiterate what our subsequent Investigator said to Mrs R. That is in respect of our awards in compensation, I only have power to award compensation to the customer/account holder, that is the person entitled to make the complaint. And while I appreciate what Mrs R has said about her sister not receiving the payment in time, I can't award compensation in respect of any distress, inconvenience or alleged financial losses her sister may have had. In respect of Mrs R, I accept that she was caused inconvenience by having to chase up the matter and was distressed for her sister not receiving the payment in time. But in the circumstances of this case I do think that the £125 paid was fair and reasonable, and is in line with awards we have made in similar cases.

I should add that I am considering Mrs R's complaints about the payment she made in January 2023. I have not considered or taken into account any complaint she may have had about other payments are being blocked.

My final decision

As I think that Santander UK Plc has made an appropriate payment to resolve this matter, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 29 December 2023.

Ray Lawley
Ombudsman