

The complaint

Ms S complains that after reporting a possible fraudulent transaction, Santander UK Plc blocked her account then sent her new debit cards several times which didn't work.

What happened

On 16 November 2022 Ms S called Santander to advise that she had seen a payment being made from her account that she didn't recognise. She said that she'd noticed similar payments from her account going back to September 2022. Santander investigated the transactions but put a block on the account while it did this. It then refunded to Ms S the payments made.

Santander sent Ms S a new debit card on 16 November 2022. However Ms S said she didn't receive it. So Santander issued another card, but when she went to an ATM to activate it, this was taken by the machine. She received a third card in early December 2022 but she said it didn't work and she then mislaid it. She received a fourth card at the end of December. She says that card keeps showing that it has a fault on it. However that card appears to be working satisfactorily.

Ms S was upset because a cheque she wrote to a charity was blocked. She also couldn't use her card for the month of December and had to incur credit card charges. She further objected to Santander going through her accounts in detail.

Santander explained that it blocked her account because Ms S had advised it of several possible fraudulent transactions. It has refunded to her the unauthorised payments, and the £20 credit card charges she incurred. It recognised that she was inconvenienced by the block put on her account and by having to receive multiple new debit cards. It paid her £25 for the inconvenience caused.

On referral to the Financial Ombudsman Service our Investigator said that Santander had acted appropriately and had done enough to put things right.

Ms S didn't agree and also said she had a number of other issues she felt should be investigated.

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.

other issues.

Ms S has raised with us other issues namely:

- 1) Santander wouldn't let her switch accounts.
- 2) She needed to pay for a new boiler but was unable to take out a personal loan to pay for it.

3) She wasn't able to fix her mortgage rate which was then on a variable rate.

4) Her card was used by someone in a coffee shop.

None of those issues have been put to Santander so I'm unable to comment on them. Ms S should take them up with Santander and/or her mortgage/loan providers.

blocking the account

When a customer reports an apparently fraudulent transaction, for the customer's protection Santander had a legal and regulatory responsibility to protect the customer's account. This unfortunately meant blocking the account while Santander investigated the reported fraudulent transactions. This was why the cheque Ms S wrote was blocked. Santander refunded the payments made and removed the block within a week. I think it acted reasonably in this respect.

multiple debit cards issued

I haven't been advised why the first card went missing or why the ATM retained the second card. It appears that Ms S mislaid the third card so Santander wouldn't have been able to check if it was faulty. The fourth card was sent to her at the end of December 2022 and she seems to be able to use it. Santander doesn't know what Ms S means when she says it is showing it has a fault.

I recognise that this was frustrating to Ms S. I note that payments were able to go from her account during this period. I don't have enough evidence to say whether Santander was at fault in this respect, but I note that in any event it paid Ms S £25 and refunded her credit card charges. I think that was fair and reasonable.

looking at financial records

Ms S complains that her records were gone into in great detail, and she objects to this. As she had reported fraudulent transactions on her account Santander needed to investigate the accounts before it could refund the payments made. I haven't seen any evidence that Santander did this any more than it reasonably needed to.

I think that overall Ms S was unfortunate in that she had to be issued with several debit cards, but I think that Santander acted appropriately to deal with the situation.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 21 August 2023.

Ray Lawley
Ombudsman