

The complaint

Mr Z complains that Santander UK Plc displayed wrong information about their foreign cheque deposit process on their website.

What happened

Mr Z had a foreign currency cheque that he wanted to deposit into his Santander account. He says that he looked at Santander's website for how to do this and it displayed that he could deposit this in branch. Mr Z says he visited a branch, but they couldn't process this, and he had to post it to Santander instead, which meant he had to pay for stamps and post the letter. Mr Z has told us because of his mental health issues, this had an impact on him, as it caused him a lot of added anxiety, wasted time, and wasted money. Mr Z said he used a well-known search engine and typed in "*santander pay in foreign cheque*", and the first entry displayed was from August 2016, which showed he could deposit the cheque in a Santander branch. Mr Z made a complaint to Santander.

Santander did not uphold Mr Z's complaint. They said the information on their website was correct. They said their website tells Mr Z to sign the back of the cheque, include the sort code and account number he wanted it to be paid into, make a copy of the cheque for his own records, and to send the original cheque to the address given. They said their website also confirms if there is a charge and gives timescales that a foreign currency cheque may take to be cleared. Mr Z brought his complaint to our service.

Our investigator did not uphold Mr Z's complaint. He said he also used the same search engine and typed the same wording in the search engine and the first entry displayed showed the correct information. He said further down the search results, there were terms and conditions from August 2016, but he couldn't hold Santander responsible for a search engine not removing older documents from their results. He said the only way to get up to date information was to use Santander's website. Our investigator said their website is up to date, and they have the current terms and conditions of how to deposit a foreign currency cheque.

Mr Z asked for an ombudsman to review his complaint. He made a number of points. In summary, he said finding information like the information he needed is extremely overwhelming and confusing, causing a great deal of aggravation. He said it is still Santander's responsibility that the pages shown to the public are accurate including those shown on search engine results.

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.

Mr Z has made a number of points to this service, and I've considered and read everything he's said and sent us, including what he's said about his health. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of his complaint in deciding what's fair and reasonable here.

I'd like to explain to Mr Z that it is not within this service's remit to tell a business how they should run their foreign currency cheque procedures, and whether they should accept foreign currency cheques in branch or only via post. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct Santander to make changes to their policies and procedures, if necessary.

Mr Z says that when he used the search engine, the first result displayed was a result from 2016 which showed he could pay a foreign currency cheque in branch. Santander dispute this and they say the first result shows that he needed to post the foreign currency cheque. While I've also used the same search engine and typed in the same phrase that Mr Z used (the first result showed the current information), I'm also conscious that the results displayed today may not be the same results as when Mr Z used the search engine.

And while I'm also mindful about what Mr Z has said about his health conditions, I can't hold Santander responsible for content which is displayed on a third party website. What I need to be satisfied with, is if Santander had displayed the correct information on their own website when Mr Z researched how to pay a foreign currency cheque into his account.

On the balance of probabilities, I'm satisfied that Santander did have the correct information on their website. I say this because I have used a third party archive website, using the link with how to make international payments which is currently displayed. Mr Z says he searched for the information on 28 July 2023. So I've looked at the third party archive site to see what Santander's website likely displayed on this date. The third party website shows that a snapshot of this page was last taken on 5 August 2022 (prior to 28 July 2023). So I've clicked on the snapshot of this page.

This webpage from Santander's website on 5 August 2022 shows that they have a section for foreign currency cheques/drafts, and under the section titled "*Paying in a foreign currency cheque/draft*" it shows that this has to be posted. It does not say that this can be paid in branch. They also link to the June 2022 terms and conditions which under section 14.3 (i) shows the foreign currency draft needs to be posted. So as the archive Santander webpage supports what Santander have said their website showed when they wrote their response to Mr Z's complaint on 11 August 2023, I'm persuaded that on the balance of probabilities, Santander's website did show the correct information. And it's probable that the first result on the third party website would be the most up to date information as opposed to information around seven years earlier.

Mr Z would have also been able to use the search facility on Santander's own website to find out information if he found navigating Santander's website to be overwhelming. But if he found this to be overwhelming also, I can see Santander offer a digital assistant on their home page which says "*chat with Sandi*". Here, I typed in "*santander pay in foreign cheque*" like Mr Z used on the external search engine, and I selected foreign cheque. This then brought up topics and the first one was "*How do I pay in a foreign cheque?*"

This displayed the text "*To pay a foreign currency cheque into your account, sign the back of it and write the sort code and account number where you want the cheque paid into*". It also gave the address and the fee. So Mr Z may wish to use this option if he needs any information about Santander's services in the future. But as I can't evidence that Santander's own website (and not a search engine) was not up to date when Mr Z researched how to pay in a foreign cheque, it follows that I won't be asking Santander to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 21 March 2024.

Gregory Sloanes
Ombudsman