

## **The complaint**

Mr N complains that Santander UK Plc provided him with poor customer service.

## **What happened**

Mr N says that he was attempting to transfer his money to a third party company, which he has done on numerous occasions, however, when he tried to make a series of payments over a number of days, he says some of the transactions go through and some of them don't, which means he has to speak to Santander over the phone to give instructions for each restricted payment. He says he has spent a lot of time on the phone to them and he's been passed around different departments. Mr N made a complaint to Santander.

Santander upheld Mr N's complaint. They said they'd looked into what happened and the issues were caused by an error on their part. They said they understood the impact this has had on him and for this they were truly sorry. They said he was transferred three times on 3 December 2023, and they credited £25 into his account for the inconvenience. Mr N brought his complaint to our service.

Our investigator did not uphold Mr N's complaint. She said Santander's apology and compensation were fair and reasonable to rectify the situation. Mr N asked for an ombudsman to review his complaint as the compensation was too low and they didn't apologise to him or inform him they had compensated him.

## **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'd like to explain to Mr N that it is not within this service's remit to tell a business how they should run their payment and security procedures, such as maximum transfer limits, and what security checks they should complete - even if Mr N has made several payments to the same company previously. 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.

Banks and building societies have an obligation to try and keep their customers' accounts safe and prevent fraudulent transactions. Sometimes they identify and block legitimate payments that a customer wants to take place. This can cause distress and inconvenience to a customer – but it doesn't necessarily mean they have acted incorrectly.

I've listened to the call recordings that are available to me. On 1 December 2023, Mr N rings Santander, he asks the call handler information about making payments, and she makes a payment over the phone for him. I've listened to a call the following day. The call handler was going to transfer Mr N to another team, but after Mr N expressed his dissatisfaction with this, the call handler sought authorisation from a colleague to make the payment. He also agreed to ring Mr N back to make the payment for him. The call handler makes the payment and Mr N raises a complaint on this call.

I've then listened to the calls on 3 December 2023. The call handler placed Mr N on hold, and then transferred him to a colleague to make the payment. The colleague answered further questions Mr N had, and she sought information about debit card payments from a colleague. On 4 December 2023, Mr N rings Santander to make another payment to the third party company, and the payment is processed by the call handler.

After listening to the calls, I've noted Mr N's frustration about how long payments take to process over the phone. But using financial services won't always be hassle free, and it doesn't necessarily follow that our service would award compensation for every time Mr N was on a call trying to make a payment.

While the majority of the call handlers appeared helpful and they were all courteous, there were instances where the service could have been better, such as Mr N having to spend time talking to a call handler only for them not being able to help Mr N and having to transfer him to a colleague which would inconvenience Mr N to have to wait on hold to be connected and tell the new call handler what he wanted to do.

So I've considered what would be a fair outcome for this complaint. Santander paid Mr N £25 for the poor service. I've noted the strength of feeling from Mr N that this is too low. But I must explain to him that our awards are not designed to punish a business or to make it change the way they act in order to protect other customers in the future. That is the role of the regulator. We sometimes award compensation if we feel that a business has acted wrongfully and therefore caused distress and inconvenience to their customer over and above that which naturally flows from the event.

So I'm persuaded that £25 is fair for the customer service issues that Mr N faced. This is in line with our awards for what happened here. I've considered what Mr N has said about how Santander didn't apologise to him or inform him they had compensated him. But in the final response Mr N forwarded to our service on 28 December 2023, this shows Santander apologised more than once and told him they had credited him £25 to his account (and quoted the last three digits of the account). So I'm unable to conclude that they didn't apologise or inform him of the compensation. As Santander has already paid this, it follows I don't require 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 N to accept or reject my decision before 15 April 2024.

Gregory Sloanes  
**Ombudsman**