

The complaint

Mr H complains about the service he received from Santander UK Plc.

What happened

Mr H wanted to book a face-to-face meeting with his branch manager. He says that he emailed the branch manager directly but didn't get a reply. So, Mr H called Santander and he says an appointment was booked with the branch manager for 4 October 2023.

But when he arrived at the branch, Mr H says he was told that appointments with a manager can't be booked in advance and the manager wasn't free to speak to him. Mr H waited 45 minutes in branch and then left without speaking to the branch manager.

Mr H complained to Santander. It apologised for the frustration caused, but it said that when Mr H phoned, he was told that an appointment couldn't be pre-booked with the manager and that other staff are available in branch to help customers. But it paid Mr H £30 compensation for the time he spent waiting in the branch.

Unhappy with the outcome, Mr H referred his complaint to this service. He said when he booked the appointment over the phone, he specifically said he needed an appointment with the manager and that is what was arranged.

One of our investigators looked into the complaint. She thought £30 compensation was fair in the circumstances of this complaint. But she said Santander should apologise for not responding to Mr H's email.

Santander said that the branch manager would have had her out of office notification message on when Mr H sent the email as she wasn't in the branch at the time. Mr H said he wouldn't have turned up at the branch if an appointment had not been arranged. And that the branch staff are lying about what happened and the investigator is siding with Santander. As agreement wasn't reached, the complaint has been passed to me to reach a final decision.

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.

Having done so, I've reached the same overall conclusion as the investigator. I know Mr H will be disappointed as I can see how strongly he feels about this matter. So, I'll explain why.

Mr H has mentioned several points in his complaint - such as, not being provided with the name of the branch manager's senior. But our rules allow me to focus on what I consider to be the crux of the complaint. I consider the crux of the complaint to be whether Santander provided poor customer service in relation to booking an appointment with the branch manager.

I think it would also be helpful to explain that it's not the role of this service to fine or businesses when things go wrong – or to tell a business to discipline its staff. Rather, we decide – if an error has occurred, whether compensation/other action is due to put right any financial loss or to fairly recognise any material distress and inconvenienced caused.

Mr H's email to the branch manager

It's clear that Mr H wanted an appointment with the branch manager. I've seen a copy of the email Mr H sent on 28 September 2023 requesting this. It's not in dispute that Mr H didn't receive an answer to his email. Santander has said this was because the branch manager wasn't in the branch when the email was received, but an out of office notification would have been automatically sent to Mr H. It also said that other staff don't have access to her emails.

I think its most likely that other branch staff wouldn't have access to the branch manager's emails when she is out of the office. But I would expect an out of office notification to be sent. The investigator has mentioned several reasons why the manager might not have had an out of office notification on and why she didn't respond to Mr H's email on her return.

Based on the information I've seen, I can't be sure if an out of office notification was sent or not, but it's possible if one was sent it went into Mr H's spam emails and that's why he didn't see it. But I do think Mr H had a right to receive a reply to his email even if this was delayed by a few days because the manager was out of the office for some unexpected reason.

The investigator has said that Santander should provide an apology to Mr H, but Santander did acknowledge the frustration this whole matter caused Mr H and apologised for it in its final response letter. So, I don't find that a further apology is required. In any event, Mr H subsequently was able to speak with a member of the branch staff on the phone.

Call with the branch

I have listened to the recording of the call Mr H made to Santander. But unfortunately the call recording ends shortly after the call is put through to the branch. Santander has confirmed that branch calls are not recorded. And I'm persuaded this most likely correct, as in my experience branch phone calls aren't generally recorded. But it does mean that I can't be sure what was discussed as Mr H and Santander have provided very different testimonies about what was said during the call.

Santander has told this service that appointments with branch managers cannot be pre-booked. And it has provided a statement from the branch manager which says that the staff member Mr H spoke to on the phone explained this to him. But she says Mr H visited the branch anyway and she was in unavailable to see him when he arrived.

Whereas Mr H says the appointment was booked with the manager for 10am on 4 October 2023 and that he arrived at the branch on time. He says it was at this point he was told that appointments with a manager can't be booked in advance and that the manager was unavailable. So, he chose to wait but gave up after 45 minutes. Mr H has questioned why he would turn up at the branch if an appointment hadn't been arranged.

I've seen Mr H feels that our investigator sided with Santander. But where there is a dispute about what happened – it's our role to decide what we think most likely happened. And this can mean that reasonable assumptions can be made when considering the evidence that is available.

I've thought carefully about the two versions of events. It's possible that there was some misunderstanding during the call and an appointment time and date was given to Mr H when it shouldn't have been. But equally, given Mr H was adamant he wanted to talk to a manager, I can't rule out that he was told a pre-arranged meeting couldn't be booked so he attended the branch hoping to speak to the manager. And that's why he chose to wait 45 minutes having been told the manager was unavailable.

In any event, irrespective of whether a meeting was booked or not, Barclays has paid Mr H £30 compensation for the time he spent waiting in the branch. I can appreciate the frustration Mr H felt when he arrived at the branch to be told the manager wasn't available and that he waited 45 minutes. And I acknowledge that monetary compensation can't rectify what happened. But, taking everything into account, I'm satisfied that the £30 compensation paid to Mr H fairly recognises the inconvenience caused to him.

From what I've seen, Mr H is generally unhappy with Santander. If he feels his relationship with Santander has broken down, then he might want to consider moving his account to another provider. There is a specific account switch service Mr H can use to help in this respect, details of which can be found here:

<https://www.currentaccountswitch.co.uk/>

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 10 April 2024.

Sandra Greene
Ombudsman