

The complaint

Miss A has complained Santander UK plc's actions led to her going overdrawn and caused her financial difficulties.

What happened

Miss A regularly gets her groceries delivered by a major supermarket. They normally process the card transaction for those groceries that day.

Miss A got groceries delivered on 13 February. During that day and the preceding one, she made further transactions on her Santander account. Unfortunately the transaction for the groceries wasn't processed until the end of 14 February and Miss A went overdrawn.

Miss A has health issues which makes her a vulnerable customer, so she was upset when a few days later Santander told her they were sending her debt for collection.

Miss A was unhappy with how Santander dealt with her complaint, so she brought this to the ombudsman service.

Our investigator didn't believe Santander were at fault so wouldn't ask them to do anything further.

Miss A disagreed. She's asked an ombudsman to consider her complaint.

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 conclusion as our investigator. I'll explain why.

I appreciate why Miss A is concerned. She's told us of the difficulties she has in managing her finances and that she gets financial help from her family.

However there is no evidence to show Santander was at fault. I can see the debit for the groceries didn't hit Miss A's account until the end of 14 February. She paid for this delivery with her debit card. Like me – as I use the same major supermarket for my deliveries – she'll have expected the debit to hit her account the day her groceries were delivered. But this didn't happen. However I see no reason why this is Santander's fault as they can't debit Miss A's account until the supermarket process the payment.

I know Miss A believes the issue was caused by a technical error at Santander's end, but I've seen nothing to say that's what happened.

I know Miss A believes Santander should have limited her ability to spend as nearly £300 was always due to go out of her account and had already been authorised. However – and Miss A may feel this sounds harsh – there were a number of faster payments from the account which Miss A made and large credits into Miss A's account over these few days and

it is her responsibility to ensure that her outgoings match her incomings.

I can see Santander gave Miss A £40 as a gesture of goodwill. I believe this is a fair recognition of the difficulties Miss A has in managing her finances.

I know that Miss A is in financial difficulties. Santander will be more than willing to assist and refer her to their team best suited to support her, but she will need to contact them to get this arranged.

My final decision

For the reasons given, my final decision is not to uphold Miss A's complaint against Santander UK plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 13 June 2024.

Sandra Quinn
Ombudsman