

The complaint

Mrs G is unhappy that Santander UK Plc won't reverse a change of account that she instructed by mistake.

What happened

Mrs G had a Santander 123 account and wanted to compare the 123 account with a Santander Edge account, as Santander were offering Mrs G the option of changing her 123 account to an Edge account.

Mrs G logged into her online banking, and although she only wanted to compare the accounts, she instructed the change to the Edge account by mistake. Mrs G asked Santander to reverse the change and revert her account back to being a 123 account, but Santander refused to do so. Mrs G wasn't happy about this, so she raised a complaint.

Santander responded to Mrs G and confirmed that they wouldn't change her account back to a 123 account and noted that they hadn't made any mistake that had led to Mrs G changing her account to an Edge account and noted that the 123 account was no longer offered by them to new account applicants. Mrs G wasn't satisfied with Santander's response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Santander had acted unfairly towards Mrs G, given that it was Mrs G who had mistakenly changed her account herself. Mrs G didn't agree with our investigator, so the matter was escalated to an ombudsman for 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.

In her correspondence with this service, Mrs G has noted that she is elderly and finds engaging with online systems challenging. As such, I've looked to see whether Santander's online account change process was clear, and whether it provided reasonable information and fair warnings to Mrs G.

Having done so, I feel that Santander's process was clear and did provide fair warning to Mrs G that any change of account she made would not be reversible. For instance, the opening part of the customer journey that Mrs G would have experienced includes the following:

"Are you an existing customer looking to transfer to our Santander Edge account?"

You can change your account online. Simply log on to Online Banking and choose 'Current accounts'.

Just so you're aware, if you transfer from an old account that we no longer offer, you won't be able to switch back to it if you change your mind. This includes accounts

such as the 123, 123 Lite, or Select Current Account.”

In consideration of the above, I feel that Santander did fairly warn Mrs G that if she changed her account from a 123 account to an Edge account, that Mrs G wouldn't be able to reverse that change back to a 123 account.

I also feel that the remainder of the customer journey that Mrs G experienced when changing her account to an Edge account did clearly indicate and explain to Mrs G that she was instructing the change of her 123 account to an Edge account, and that it wasn't the case that the process that Mrs G completed was merely an account comparison process.

As such, I feel that Mrs G should reasonably have been aware that she was instructing a change of her account from a 123 account to an Edge account. And I feel that Santander's process in this regard was sufficiently clear that Mrs G should reasonably have realised that she was instructing a non-reversible account change even in consideration of the difficulties and challenges that Mrs G has explained that she has when dealing with online systems.

All of which means that I won't be instructing Santander to revert Mrs G's account back to a 123 account as she would like. This isn't to say that I don't personally sympathise with Mrs G regarding what happened here. But it is to say that, in my professional capacity as an ombudsman, I don't feel that Santander are to blame in any way for what happened, given that they provided a clear and explanatory account change process that Mrs G engaged with and completed.

Ultimately, as an independent and impartial party, because I don't feel that Santander are in any way responsible for Mrs G mistakenly changing her account, I don't feel it would be fair or reasonable to uphold this complaint against them.

I realise this won't be the outcome Mrs G was wanting, but I hope that she understands, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 18 December 2024.

Paul Cooper
Ombudsman