

The complaint

Mr H and Mr H complain about a missing payment sent from their account with Santander UK Plc.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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 agree with the conclusions reached by the Investigator for these reasons:

- On 26 April 2022 Mr H and Mr H made the payment which was released following checks by Santander on 05 May. Although there was a delay in sending the payment, as the payment didn't reach the intended account, I'm satisfied this delay wouldn't have had any impact on Mr H and Mr H.
- On 17 May Santander checked the payee details and the money was confirmed as being sent to the correct third-party account. So, I'm satisfied that Santander didn't make any error when sending the payment.
- Two days after the payment details were checked, Santander put a trace on the payment, and it said it would text Mr H and Mr H when it heard back from the third-party bank.
- On 13 June and then again on 30 June Mr H chased the payment as he hadn't heard from Santander. By this point Mr H says he had chased several times and visited a branch. On 06 July the payment was returned.
- From the information I've seen from both parties, I'm satisfied that the payment going missing and the delay was no fault of Santander's and most like at the receiving bank.

I understand Mr H has referred to our published compensation levels when he calculated what he thinks the compensation should be. As each case is dealt with on its own individual merits, I've thought about the impact Santander's actions have had on Mr H and Mr H. It's also worth noting that Mr H has referred to an amount where the business has made an error, and I've not found Santander have made any error when sending the payment here.

In summary I haven't found Santander have made any error when it sent the payment, so I'm not persuaded the compensation amount should be increased to the amount Mr H has suggested. I do agree with the investigator that there was no proactive contact from Santander to provide an update with the trace and missing funds. Although there may not

have been any updates to pass on, it took Mr H calling in several times to find this out, and I'm satisfied Santander's customer service could've been better at that point.

Santander have acknowledged that it could've handled the situation better and awarded £75. Having considered the impact Mr H said the missing payment had on him and having seen the number of times Mr H chased the payment, I think the amount should be increased to £125 to recognise the time spent and the inconvenience this caused. The payment fee should also be returned.

Putting things right

Santander should increase its compensation amount from £75 to £125 and refund the £25 payment fee.

My final decision

My final decision is that I uphold Mr H and Mr H's complaint against Santander UK Plc

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mr H to accept or reject my decision before 8 November 2022.

Tom Wagstaff
Ombudsman