

The complaint

Mrs H is unhappy that every time she requests a new cheque book with Santander UK Plc she has to telephone or go into a branch which is inconvenient.

What happened

Mrs H says that for the last few years, every time she needs a new cheque book, she has had to telephone Santander instead of one automatically being sent to her. She says that each time she has to go through security and she is told a tick has been added to her profile which they have to remove so that a new cheque book can be ordered and sent out to her. She says that telephoning is inconvenient as there can be long delays and she is unable to visit a branch due to her location and difficulties with transport.

She raised a complaint in February 2022 about the issue. Santander issued a final response letter in which it explained that every month, Santander reviews all of its accounts. As a result of this review, a block has been placed on Mrs H's account that stops cheque books automatically being sent to her and requires her to go into a branch or telephone Santander to request one. This is why each time a call handler removes the block, it is then re-applied the following month after the monthly review. Mrs H was advised over the telephone by the case handler at Santander that the block was applied due to an outstanding debt Mrs H has with Santander that is connected to her credit card. The debt is with a third-party debt collector.

Mrs H was unhappy with the response and continued to have issues getting her cheque books issued, with some call handlers advising her she had to go into a branch, and they could not issue one over the phone.

Our Investigator looked into the complaint and following our involvement, Santander said it had now placed a note on Mrs H's file which should make it clear to call handlers in the future what the situation is and that Mrs H should be taken through security and issued with a new cheque book. Our Investigator felt that Santander placing a block on the account was within the terms and conditions, so they had not made an error in doing so. However, they did think communication had been poor from the call handlers which had caused confusion, and that a note could have been placed on Mrs H's file sooner. Because of this, they felt Mrs H should be awarded £100 compensation. Santander agreed with this.

Mrs H did not agree with the outcome. She felt that Santander had lied when they told her the block on her account would be removed every time she called. And she was unhappy she still had not been issued with a cheque book since her most recent contact with Santander, since the complaint was with our service.

As an informal agreement could not be reached, the complaint has been passed to me 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.

Having done so, I agree with the Investigator for largely the same reasons. I'll explain why in more detail.

I've firstly considered the block itself which was placed on Mrs H's account each month following a monthly review. Santander has said this block restricted Mrs H's account and meant a cheque book was not automatically issued. I've considered if the terms and condition of the account allowed for Santander to do this.

Section 9.4 of the account terms and conditions states: *We can withdraw or suspend your cards, chequebook, PIN or Personal Security Details... where there is a significantly increased risk you will not be able to repay any money you owe on your account.* Looking at this, I think Santander was acting within the terms and conditions of the account when it restricted automatic access to a cheque book on Mrs H's account due to the outstanding debt on her credit card account. And I note that due to the automatic reviews each month, as long as the debt remains, the blocks will continue to automatically be added. And I don't think Santander has acted unreasonably in doing so.

Because of this, Mrs H will continue to have to contact Santander each time she would like a new cheque book and she will have to pass the security to request one. While I appreciate this is frustrating and inconvenient for her, for the reasons outlined above I don't think Santander has made an error in requiring her to go through this process. I note Mrs H is currently waiting for a new cheque book following letters she sent to Santander and she will need to telephone Santander and pass security in order to request one again.

I've considered Mrs H's comments that she was repeatedly told the block had been lifted and would no longer be a problem. I only have access to a few phone calls that are relevant to the complaint raised. And I note that in the phone call in February 2022, the call handler lifts the block and then says this should not be an issue anymore. When Mrs H says that has not been the case the last few times she has called, the call handler says that she hopes it will not be a problem in the future. It seems likely this conversation is indicative of other conversation Mrs H has had where call handlers haven't fully understood the block and how it works. So I can understand why Mrs H has been frustrated by the process and the lack of communication.

As there has been no financial loss in this case, I'm only able to consider compensation for the distress and inconvenience the lack of communication has caused and issues Mrs H has had with call handlers not understanding the situation fully. Having done so, I think the £100 offered is fair and is in line with what I would have recommended in the circumstances. I hope this decision clarifies the issue for Mrs H moving forward and that the note that has been placed on her file makes the process work more smoothly in the future.

My final decision

I partially uphold Mrs H's complaint against Santander UK Plc and instruct it to pay her £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 27 February 2023.

Rebecca Norris

Ombudsman