

## **The complaint**

Miss B complains that her Santander UK Plc mobile banking application is showing three different balances.

## **What happened**

Miss B says she has had a number of issues with her Santander banking application (app) showing different account balances. She says she spoke to Santander about the problem and says she has been caused a significant amount of stress. She also says there is clearly a problem with the app and would like appropriate compensation.

Santander says account balances are recorded differently to include pending transactions. It accepts there was a problem with pending payments in early 2023 and accepts it didn't tell Miss B it was closing the complaint. Santander has explained that it isn't responsible for merchants not taking their payments on time and says there is no longer an issue with Miss B's account. It says it has paid a total of £350 compensation which Miss B accepted.

Miss B had brought her complaint to us, and our investigator thought the compensation appropriate. The investigator explained why there were different balances and also explained that it was not our role to direct Santander on how its app operates.

Miss B doesn't accept that view and says there is a problem with the app.

## **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 have come to the overall view that Santander has paid an appropriate compensation amount and fairly explained why there are different balances.

We are not Santander's regulator and so it's not our role to direct it about how it uses a banking app or how it records customer's balances. I can see that Santander has fairly explained to Miss B why different balances are shown and I am sure Miss B appreciates that it isn't responsible for a business taking a payment on a different day to the one agreed. I say that as I can see Miss B was concerned about a pending payment which Santander had no responsibility for and which was taken on a different date. I have not seen any evidence of a payment being taken incorrectly.

There is no question here that Santander didn't deal appropriately with Miss B's complaint and gave her incorrect information. I have no doubt Miss B was caused distress and inconvenience. I accept Miss B called Santander a number of times about the issue.

The only real issue for me to decide in those circumstances is the compensation level. Having done so I can see Santander has paid £350 compensation which Miss B has accepted. I'm satisfied that award is fair and reasonable and takes into account the length of time to sort matters out as well as the fact that Miss B didn't suffer any financial loss.

I appreciate Miss B's ongoing complaint may not be about the compensation award but that she says the app still doesn't work. That is not something I can comment on for the reasons I have explained.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 9 March 2024.

David Singh  
**Ombudsman**