

The complaint

Mr S complains that Santander UK Plc provided him with poor customer service regarding a block on his account.

What happened

Mr S rang Santander as his account was blocked. He said that he felt he was being mocked on the call, the call handler told him she didn't even know what day of the week it was, she told him that his account was permanently locked, and it would remain locked for three days, and there were multiple blocks placed on his account. Mr S suspected the information he had been given was incorrect, so he rang Santander again, and the second call handler was able to remove the blocks. Mr S made a complaint to Santander.

Santander upheld Mr S' complaint and they said they would credit £75 into his account. They said they agreed the first call handler was unsure of the process when payment flags were applied and she was unsure of their complaints process, and due to this, incorrect information had been provided to him. Santander agreed that the advisor had provided incorrect timescales for the blocked payment, and further inconvenience may have been caused if Mr S had not called back. They said the call handler should not have left him on hold for over 20 minutes, and unnecessary delays were caused by the advisor. They said the call handler had not followed their processes correctly and she had not been fully professional throughout the call, but they did not feel the call handler had intentionally meant to cause Mr S harm. Mr S brought his complaint to our service.

Santander made a proactive settlement offer to increase the compensation by a further £25. Mr S rejected this and he asked our investigator to complete an investigation into his complaint. Our investigator felt the total of £100 compensation was fair, but she also suggested Santander provide feedback to the first call handler's manager in regard to the call on 4 June 2023, as this should be listened to, and training or coaching provided as appropriate. She said the account was unblocked the same day, so he didn't lose access to his funds for an unreasonable length of time. But she accepted that his call should have been handled better and more efficiently. She did not feel the call handler was mocking Mr S, being argumentative or deliberately making things difficult.

Mr S asked for an ombudsman to review his complaint. He said the compensation was not enough as he felt mocked, there were times when the call handler was incredibly rude and laughed at him. He believed the call handler deliberately made things difficult for him and this wasn't just due to a lack of training on the call handler's part.

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.

Banks and building societies have an obligation to try and keep their customers' accounts safe and prevent them from being victims of fraud and scams. Sometimes they identify and block legitimate payments due to security concerns. This can cause distress and

inconvenience to a customer – but it doesn't necessarily mean they have acted incorrectly.

I've listened to the first phone call that Mr S had with Santander on 4 June 2023. There are long periods of silence on the call which means Mr S needs to keep asking if the call handler is still there. When he gets access to the application (app) he tells the call handler the information she has gave him is different to the information on the app. And he makes a payment while he is on the phone. The call handler confirms the blocks have been removed. Mr S asks to make a complaint and the call handler says she would need to transfer him over to the complaints team. When she returns to Mr S she doesn't apologise for the long hold time. He tells her that he has been locked out of the account and the call handler tells him his last payment needs to be reviewed by their back office team and it could take up to 72 hours for this to happen.

Mr S asks to make a complaint and the call handler puts him on hold again. Mr S is on hold for a long time again before the call handler comes back. She apologises not for the time on hold, but she apologises because the complaints team are closed, and she says she can fill out a form for him. Mr S asks why she didn't know the complaints department was closed and the call handler says she didn't realise it was a Sunday. Mr S says he feels like she is mocking him and the call handler doesn't respond. Mr S points this out and she says she was speaking to someone about his payments. He says she told him he was on hold for the complaint, but she says that this was before. The complaint form is logged, and the call handler says she does apologise, and she hopes it gets sorted for Mr S.

I've listened to the second call that Mr S had with Santander. The call handler quickly removed the blocks and confirmed Mr S' payment had gone through. The call handler says she didn't understand why the previous call handler didn't clear the blocks and she should have done.

After listening to the first call, it is clear that there were a number of service failings on the call. But I can't agree that the call handler mocked Mr S during the call. I know the strength of feeling he has about this. And this is a subjective issue. But I'm not persuaded that at any point she mocked him or intentionally tried to cause him issues. I did not hear her laugh at Mr S or be argumentative or rude. I'm satisfied that the issues Mr S faced on the call were due to her knowledge of Santander's processes, and what she was able to do for Mr S on the phone, as opposed to her deliberately acting maliciously to inconvenience Mr S.

I say this because the second call handler Mr S spoke to had managed to remove the remaining blocks in a fraction of the time of the first call without putting Mr S on hold. So if the first call handler was unsure of how to remove the blocks or if she was unable to do this, then it would have been more appropriate to transfer Mr S to someone who could remove the blocks. On the first occasion she put Mr S on hold, she spoke to a colleague about the pending payment Mr S had told her she got incorrect - and she hadn't rung the complaints team.

The call handler should have explained to Mr S that she was going to speak to a colleague to look into this as opposed to saying she was going to transfer him through to the complaints department. So when Mr S was told later in the call that she was going to transfer him to the complaints department, then there would have been no confusion about what was happening, albeit the complaints department weren't open on a Sunday.

I've considered what would be a fair outcome for this complaint. As our investigator has previously explained to Mr S, it is not within our remit to ask Santander to provide training to all of their staff and to review their security protocols. Our investigator recommended that feedback is provided to the first call handler's manager in regard to the first call on 4 June 2023 as the call should be listened to and training or coaching is provided where

appropriate. This is something I would not usually recommend Santander to do, as this will not change the impact of what happened on Mr S for the complaint he brought to us, but as Santander have not objected to this recommendation, then I am not minded to interfere on this point if the call handler is still employed by Santander in the same role.

I've considered the amount of compensation which would be fair for the impact this call had on Mr S. In doing so, one of the things I need to be mindful of is what actually happened and not what could have happened. I also need to be mindful of how long it took for the blocks to be removed. Mr S was inconvenienced by having to ring Santander back. He experienced long periods of silence on the first call, he would have been distressed by the wrong information he was given on the first call and the long hold times. But ultimately, the blocks were fully removed on the same day. So I'm satisfied that a total of £100 compensation is fair for the impact that the first call on 4 June 2023 had on Mr S. So it follows I intend to ask Santander to put things right for Mr S.

Putting things right

Our investigator recommended that Santander provide feedback to the first call handler's manager (if the call handler still works for Santander in the same role) in regard to the first call on 4 June 2023. This call should be listened to, and training or coaching provided as appropriate. I am not minded to interfere with this recommendation. She also suggested Santander pay further compensation of £25 to Mr S (in addition to the £75 previously awarded) - in line with the offer already made, which I think is reasonable in the circumstances.

My final decision

I uphold this complaint. Santander UK Plc should provide feedback to the first call handler's manager (if the call handler still works for Santander in the same role) in regard to the first call on 4 June 2023. This call should be listened to, and training or coaching provided where appropriate. They should also pay Mr S a further £25 (to total £100) compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 November 2023.

Gregory Sloanes
Ombudsman