

## **The complaint**

Mr L complains that Santander gave him mis-leading information about his current account. In particular, he says he was given incorrect information about the balance of his account.

## **What happened**

Mr L holds a current account with Santander. In March he called Santander to check his latest transactions because his account had gone overdrawn. The call handler discussed Mr L's available balance and current balance, but this left Mr L confused. He decided to transfer £200 into his current account to ensure he had enough money to cover any upcoming bills and transactions.

Mr L complained to Santander and said he felt confused by the information he was provided. Santander responded and accepted the information given by the call handler wasn't very clear. They offered £130 compensation.

In May, Mr L called Santander's automated service to find out his current account balance – he was told it was £0. Worried that this was the case, Mr L called Santander. The call handler couldn't establish why Mr L was told his balance was £0 and confirmed to Mr L that there were no outstanding transactions. Mr L ended the call again confused. To ensure he had money in his account, he transferred £300.

Mr L was unhappy again with the information he'd been provided, so he complained. Santander said its systems do not show available balances for previous dates or times, so it wasn't able to provide Mr L with the information he asked for when on the phone. It explained that account balances can change throughout the day due to debits, credits, pending payments etc, so because of this the account balance could be different at different points of the day. It apologised for any confusion but didn't offer any compensation.

Unhappy with the responses he received from Santander in April and May – Mr L brought his complaint to this service, and it was agreed it could be considered under one complaint. One of our investigators investigated the matter and thought that on the whole Santander had given Mr L confusing information about his account. He thought they could've been more helpful and could've spent some time explaining to Mr L how the account worked. In the round, he thought £200 compensation for both issues was the right amount of compensation.

Mr L disagreed. He said that the mis-information provided by Santander could've left him in debt. He thought Santander should have to pay him more compensation for this. This didn't change the investigators mind and so the complaint has been passed to me to consider.

## **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've reached the same outcome as the investigator for broadly the same

reasons.

Santander has accepted that the information it gave to Mr L on the telephone, on both occasions, could've been explained better. So, I don't intend to go into detail about the misinformation given. Rather, I've focused this decision on whether the compensation offered is the right amount.

I understand Mr L feels strongly about the impact the misinformation could've had on him. He says he could've ended up in debt and this would've caused him a lot of stress and worry. He has also said he shouldn't have to be the person chasing Santander for correct information, it should be able to provide it to him when he asks.

I appreciate what Mr L is saying and I agree that Santander should've been able to explain what had happened with his account and what his balance was. This would've allowed Mr L to manage his account better. But ultimately, Mr L hasn't lost out financially because of what happened, but I do recognise it has caused him some distress and inconvenience.

When thinking about what has happened in the round, I think the actions of Santander left Mr L confused and worried about his account on two different occasions. He had to make transfers into his account because he was worried that he might've gone overdrawn, and he then had to check his balance regularly afterwards. Taking all of this into account, I think £200 compensation for the distress and inconvenience is a fair award.

### **Putting things right**

Santander should pay Mr L £200 for the mis-information it provided and for the worry and stress this caused Mr L as a result.

### **My final decision**

For the reasons I've explained above I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 1 December 2023.

Rachel Killian  
**Ombudsman**