

## The complaint

Miss S complains about Santander UK Plc's level of service when she contacted them about her ISA.

## What happened

I issued my provisional decision on 4 November 2023, and this is what I said:

*I've considered the relevant information about this complaint.*

*Based on what I've seen so far, there will be a different outcome to what our investigator proposed.*

*Before I issue my final decision, I wanted to give everyone a chance to reply.*

*I'll look at any more comments and evidence that I get by 20 November 2023. But unless the information changes my mind; my final decision is likely to be along the following lines.*

## The complaint

Miss S complains about Santander UK Plc's level of service when she contacted them about her ISA.

## What happened

*On 24 March 2023, Miss S called Santander to enquire about opening an e-ISA online. She says the Santander representative put her on hold several times and kept her waiting for a long time. Also, he was unclear and, as he gave her incorrect information, she found it necessary to correct him. And when she tried to complain she was disconnected.*

*Miss S complained to Santander about the standard of service and the representative's lack of knowledge. She was also unhappy with being disconnected.*

*Santander apologised, upheld her complaint and said the level of service should've been better. They offered Miss S £50 compensation, however Miss S considered £200 to be more appropriate.*

*Miss S complained to our service.*

*When considering Miss S's complaint our investigator considered two additional strands. These are that Santander:*

- Failed to follow instructions on when an ISA should be transferred in from another bank*
- Incorrectly told her, on 27 March 2023, to contact another bank to make an ISA transfer request*

*However, our investigator thought Santander's offer, which increased to £100 because Santander accepted that they shouldn't have told her to contact another bank to make an ISA transfer request, was fair and reasonable.*

*As Miss S remains dissatisfied and feels the compensation should be £200, this case has been referred to me to look at.*

### ***What I've provisionally 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'm still upholding this complaint but increasing the compensation amount.*

*I first considered the only strand of the complaint that Santander haven't accepted. This is that Santander failed to follow Miss S's ISA transfer instructions to immediately transfer her funds. However, because information on file indicates Miss S entered 'no' to the 'Close immediately (and pay any penalty)' question, I'm satisfied that Santander's action was fair and reasonable.*

*Regarding the other two complaint strands – the level of service Miss S received from Santander on both the 24 March and 27 March 2023 – Santander have apologised and accepted they made mistakes here. So, what's left for me to decide, is whether the £50 redress they have offered for each of the below standard service calls on these dates is fair and reasonable.*

*Assessing compensation isn't an exact science and our approach when making awards for non-financial loss is detailed on our website and tends to be modest.*

*However, when considering the information on file, I think Santander's redress offer for the poor service on 24 March 2023 should be higher. This is because Santander:*

- Accept their representative struggled and gave incorrect information which made a customer correction necessary.*
- Say Miss S was "on hold excessively and the advisor still could not explain how to complete a Cash ISA transfer in electronically".*
- Confirmed the call was disconnected and Miss S didn't get a call back.*

*Despite spending a long time on the phone Miss S didn't get the information she was seeking only to get disconnected. I found that this, together with receiving incorrect information, caused her more than a minimal amount of frustration and annoyance. Also, I'm persuaded it caused Miss S inconvenience, disappointment and a loss of expectation.*

*So, I consider £100 compensation to be a more appropriate amount of compensation for the level of service Miss S received on 24 March 2023.*

*I also think the redress offer for the 27 March 2023 call should increase to £100. This is because I found the impact of receiving further misinformation only a few days later to be high as it added to Miss S's frustration, disappointment and loss of expectation.*

*So, having considered all aspects of Miss S's complaint, my provisional decision is that Santander should pay Miss S £200.*

### ***My provisional decision***

*For the reasons I've given above, it's my provisional decision to uphold this complaint. I require Santander UK Plc to pay Miss S £200 less any amounts already paid.*

*I'll look at anything else anyone wants to give me – so long as I get it before 20 November 2023.*

*Unless that information changes my mind, my final decision is likely to be as I've set out above.*

### **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.

In my provisional decision, I gave both Miss S and Santander the opportunity to provide any comments or new information they might wish me to consider, before I moved to a final decision.

I didn't receive any further comments or information and both parties indicated acceptance of my provisional decision. So, I see no reason to depart from my provisional decision, which I adopt in full as part of this final decision.

### **My final decision**

My final decision is that I uphold this complaint and I require Santander UK Plc to pay Miss S £200 less any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 14 December 2023.

Paul Douglas  
**Ombudsman**