

The complaint

Miss S complains that Santander UK Plc have provided her with poor customer service.

What happened

Miss S says that she had initially rang Santander to change her telephone number, which she says she was told this had happened, however, she found out that the call handler never changed her telephone number, so Miss S was unable to receive One Time Passwords. Miss S says this subsequently meant she couldn't get into her accounts to make a payment which resulted in her getting a late payment fee. Miss S has explained that she lives between the UK and overseas, so she was unable to visit a branch to resolve this.

Miss S says that when she returned to the UK she visited a branch, but the service received was awful. Miss S made a complaint to Santander, but she says she didn't receive a final response, so she contacted Santander. Miss S says she was told the complaint had been closed, but they couldn't explain why. They agreed to reopen the complaint for her.

Santander said the issues were caused by a mistake by one of their call handlers. They said this cost her time and cost to commute to their branch. Santander said they got in contact with Miss S with regards the issue that caused her trouble, they provided her with possible solutions to her problem. They said from their previous call from speaking to Miss S' partner, they were pleased she agreed with the actions they had taken to resolve things for her. Miss S contacted Santander to say that her complaint points hadn't been addressed, she hadn't had a call regarding her complaint, and she didn't have a partner they spoke to.

Santander said they had previously sent a cheque for £50 to Miss S' registered address. They said they have now updated her new mobile number onto the system, they have spoken to the credit card team and her £12 late payment fee has been refunded, they have changed her statement cycle date for her payment due date, and they included details of how to make a manual payment to avoid missed payments. They offered Miss S another £25 for distress and inconvenience. Miss S brought her complaint to our service.

Our investigator upheld Miss S' complaint. She said Miss S had experienced a significant delay in being able to access her online credit card account, which a number of smaller mistakes on Santander's behalf have contributed to. She said Santander should refund an additional £12 late fee that Miss S incurred, and Santander should pay Miss S a total of £200 for distress and inconvenience. The complaint was passed to me to make a final decision. Miss S has also raised additional points including Santander now reducing her credit limit.

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.

Miss S has made a number of points to this service, and I've considered and read everything she's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of her complaint in deciding what's fair and reasonable here.

I must make Miss S aware that I'm only able to consider the service issues that she originally complained to Santander about and not the newer issues that she's raised which include Santander reducing her credit limit which occurred after she had brought the complaint to our service. This is because Miss S would need to raise this with Santander first.

Miss S contacted Santander to change her mobile number so she could make payments and log into her account online. She has said the call handler told her the phone number had been changed and Santander does not dispute this. But Miss S was still suffering problems with this months later.

Miss S has explained the issues she's had in the branch. And while the second time she visited the branch they may have been more helpful, I don't doubt that Miss S has experienced poor service with what happened here.

I say this because an expectation appears to have been set on the call she had to change her mobile telephone number that this had been completed. But when it wasn't, this would be distressing to Miss S who took the call handler's assurances at face value. Then she was inconvenienced to visit a branch, despite the difficulties she faced doing this as she can often be overseas. But this wasn't resolved on her first branch visit.

Miss S made a complaint. And she didn't receive the letter. But I can see it was sent to her registered address, so I can't hold Santander responsible for any postal issues. As her issue wasn't resolved, she was further inconvenienced to visit another branch. And when they printed off the letter that Santander had previously sent her this contained errors.

While it is up to Santander how they investigate Miss S' complaint and the contents of their final response. It would have been distressing for Miss S to know there was information in the letter which was not true. And as Miss S' complaint was about a credit card, which could only be in her sole name, then it is unclear why Santander would speak to a partner about an account which wasn't in their name. So I can only presume that either the complaint handler mixed up two customers or they had left this text in from another letter they issued, but regardless of what happened, this wouldn't give Miss S any confidence that her issues were being taken seriously when the letter contained information she knew was incorrect.

So I've considered what would be a fair outcome for this complaint. Santander have in total offered to refund a £12 late payment fee and they have offered a total of £75 for distress and inconvenience. But I'm not persuaded that this is proportionate for the impact Santander's mistakes have had on Miss S. She was no further forward after months of asking Santander to change her telephone number, which the call handler seemingly confirmed this was changed. When Santander issued their April 2023 final response letter, Miss S was still waiting for the telephone number to be changed, despite this saying her issues were resolved. It was only a couple of months later in June that the branch addressed some of her unresolved issues.

Santander have said that they have found no adverse information on Miss S' credit file. I would urge Miss S to double check her credit file to ensure there is no adverse information regarding the late payments she incurred due to the mobile number not being changed. If Miss S finds out this is inaccurate then she may want to raise a new complaint regarding this.

Our investigator suggested that instead of the £75 compensation, that Santander should pay Miss S £200 for what happened here (and the £12 late fee that Santander had offered to refund). I agree that this is fair. I'm satisfied this is proportionate for the distress and inconvenience that Santander's poor service has caused Miss S originating from them not changing her telephone number as agreed. So I'll be asking them to put things right for Miss

S.

Putting things right

Our investigator suggested that Santander pays Miss S a total of £200 compensation for distress and inconvenience, and they should refund a £12 late fee they charged her which I think is reasonable in the circumstances.

My final decision

I uphold this complaint. Santander UK Plc should pay Miss S £200 for distress and inconvenience and refund a late payment fee of £12.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 14 February 2024.

Gregory Sloanes
Ombudsman