

The complaint

Mr A is unhappy about the service he has received from Santander UK Plc (“Santander”). In particular the time it takes for him to receive his bank statements and he believes Santander’s automated phone system is slowing down access to his account.

What happened

Mr A has a bank account with Santander of which he receives paper statements for monthly. Mr A noticed in recent months his statements were arriving later - approximately halfway through the following month.

Mr A also says Santander’s voice recognition system sometimes fails to recognise him which means he’s had to repeat phrases and answer additional security questions.

Mr A complained to Santander about this. Santander’s IT department said on occasion when Mr A had failed the voice recognition it was due to background noise – which could be background noise from Mr A’s end or phone lines. Furthermore, Santander said it hadn’t changed any of its processes regarding the issue of its bank statements and couldn’t be held responsible for any delays. And as no errors had been found on its part, Santander didn’t uphold Mr A’s complaint.

Mr A was dis-satisfied with this and brought his complaint to this service. Mr A would like Santander to admit there is a fault with its systems and to fix it and compensate him as a gesture of goodwill.

One of our investigators looked into Mr A’s concerns but didn’t think that there had been any errors on Santander’s part. They thought that it was likely Mr A failed Santander’s automated phone security voice recognition system due to background noise outside of its control and didn’t think there was anything more Santander could do.

Mr A disagreed and has asked for an ombudsman’s decision.

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 considered everything provided, I’ve decided not to uphold Mr A’s complaint.

My role is to look at the problems Mr A has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr A back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

In this case Mr A is unhappy about the time it takes for him to receive his paper monthly bank statements in the post. Mr A says he isn’t receiving his statements until the 14th of the following month. Santander has told us that statements are printed automatically on a

monthly schedule on the 31st of each month and that the process hasn't changed in the past six months.

It might be helpful for me to say here that as we are not the regulator, I cannot make Santander change its systems or processes – such as how or when it issues its customers bank statements. Nor can I tell it what services it has to provide or how – these are commercial decisions and not something for me to get involved with.

That said, while I'm not looking at Santander's systems and processes per se, it won't have acted fairly and reasonably towards Mr A if it wasn't giving him reasonable access to information on his account with it.

I appreciate that Mr A would like to receive his monthly bank statements sooner – but Santander can't print the statements any earlier than it does and part of when Mr A receives his bank statements is down to the service provided by the postal service Santander uses to send out information to its customers and is outside of its control.

And in any case if Mr A wishes to see his statements sooner, he is able to and has confirmed he can access his accounts online, receive his statements electronically or visit a branch of Santander and have his statements printed off. I accept that Mr A prefers to receive a physical statement and that visiting a branch of Santander may be at a cost and an inconvenience to him. But I don't think Santander is unfairly blocking access to information on his accounts with it as it provides a number of - what I think - are reasonable options to Mr A to view this information – albeit it is just not in his preferred way.

And as has already been explained, how and when Santander issues its customers bank statements or who it uses to send them is a commercial decision and not something that I can look at or help with.

Mr A is also unhappy that at times that Santander's voice recognition system fails to recognise him which means he has to answer further security questions.

Santander has provided information that shows Mr A's failed security on its voice recognition system due to "Audio too noisy". Santander says this could be due to background noise at Mr A's end but also due to noise on the line – both of which are not due to any fault by Santander's systems. And because Mr A has been able to successfully pass Santander's phone recognition system in the past, I think it is more likely when Mr A hasn't been successful it has been due to these outside factors rather than an error on Santander's part.

I accept that this is very frustrating for Mr A but even if at times a system or process isn't working as well as it should, things don't always go smoothly and not everything warrants compensation. So on this basis as I can't tell Santander how it should run its business nor can I see it has made any errors or done anything wrong, I don't think it has treated Mr unfairly. So it follows I do not uphold Mr A's complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 13 February 2024.

Caroline Davies
Ombudsman