

The complaint

Mr F is unhappy that Santander UK Plc ('Santander') provided incorrect information regarding his savings account.

What happened

On 27 July 2023 Mr F called Santander as he was having trouble making a transfer to his Santander savings account. He's said another bank had informed him the Santander bank details were incorrect.

The advisor he spoke to confirmed what the correct account number was, but Mr F has said when he again tried to transfer funds to his Santander account this was unsuccessful. He said this is because Santander gave him the incorrect account details.

On 28 July 2023 Mr F wrote to Santander to complain. He said it should pay him £75 for the inconvenience it had caused in providing him with incorrect information. Santander responded to his complaint. It said it had given Mr F correct information about how to make payment directly to his Santander savings account. So it didn't think it was at fault if this payment wasn't made as expected.

Mr F brought the complaint to our service to consider. Our investigator looked into things but couldn't see Santander had made a mistake. Mr F didn't accept their findings 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.

I've listened to the call of 27 July 2023 between Mr F and Santander. He appears to have called Santander because he was unable to access his online banking. It appears he wanted to know his current account balance and make a payment to his savings account.

In the part of the call relevant to Mr F's complaint he informed Santander he was trying to transfer money to his Santander savings account from an external account. He provided what he understood to be the account number and said he didn't have a sort code.

Santander explained the number Mr F had given wasn't an account number, but the payment reference number linked to his account. It provided the correct account number and sort code Mr F needed to use and explained it was a general account. It said Mr F needed to use the reference number he'd quoted which would ensure the money reached his individual account.

I've seen evidence from Santander that this is the correct process when making payments directly to a Santander savings account from an external account. And I've heard on the call the advisor Mr F spoke to gave him the correct account details. So overall I'm satisfied the information Mr F was given was accurate.

It's unfortunate Mr F has been unable to successfully carry out the transfer he wished to make. But there are any number of things that might've gone wrong that prevented a successful transfer. Having reviewed the actions of Santander, on balance, I haven't seen evidence to persuade me it has caused this by providing incorrect information to Mr F.

I've noted Mr F's comments that the first time he tried to call Santander to discuss this issue the call cut out. It doesn't have any record of this, but this isn't unusual given that the call doesn't appear to have successfully connected. I appreciate this would've been frustrating for Mr F but situations like this can happen as a part of the general, daily inconvenience of administering a bank account. It's clear he was ultimately able to speak to someone who I'm satisfied provided sufficient customer service and helped Mr F with his queries as I'd expect.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 17 April 2024.

Faye Brownhill
Ombudsman