

## **The complaint**

Miss S complains that Santander UK Plc took too long to refund a credit balance to her.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I know it will disappoint Miss S, but I think the redress Santander have now offered is reasonable.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

It took several months for Santander to refund a credit balance of £98.29 to Miss S, but since she referred her complaint to this Service Santander have apologised for the error and paid her £100 in recognition of the delay and inconvenience caused.

I understand Miss S would like further compensation but, in the circumstances, I think a payment that is, after all, in excess of the credit balance Miss S was deprived of, is sufficient.

## **Putting things right**

I'm not asking Santander to take pay any more compensation than they have already offered.

## **My final decision**

For the reasons I've given above I uphold this complaint as Santander made a mistake. But I think the redress Santander have offered since the complaint was referred to us is reasonable, and I'm not asking them to pay any further compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 25 April 2024.

Phillip McMahon

**Ombudsman**