

## **The complaint**

Mrs D complains that Santander UK Plc caused her stress and inconvenience regarding communications she received from them.

## **What happened**

Mrs D says that Santander have caused her stress and inconvenience regarding emails that she's been receiving from them. She says they said she had payments due from an account where she did not have sufficient funds in the account at the time, and she was told the account would enter an unarranged overdraft. Mrs D says she did have sufficient funds at the time she needed to make the payments as she had already deposited funds into the account, before she received the email from Santander. Mrs D made a complaint to Santander.

Santander did not uphold Mrs D's complaint. They said they'd forwarded the emails and the screenshot of the text message she received to the relevant department for the documents to be investigated. Santander said these weren't because of a mistake they'd made. Mrs D brought her complaint to our service.

Our investigator did not uphold Mrs D's complaint. He said he understood these emails caused Mrs D some concern, but he couldn't say that they were sent out by Santander in error. He said he couldn't see any evidence of any financial loss, such as any late payment charges.

Mrs D asked for an ombudsman to review her complaint. She made a number of points. In summary, she said she could guarantee that she did not request any payment to a specific person on 5 December 2023, as she would have known. She said Santander denied they sent her the emails, but it's apparent it is their email and text which was sent to her. She said Santander confirmed that she had no direct debit leaving her account on 5 December 2023, but now they say she requested an odd amount to leave her account at midnight.

## **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.

Mrs D 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 can confirm that the communication genuinely was from Santander, and the communication on 5 December 2023 was not regarding a direct debit. While the letter Santander sent Mrs D on 30 December 2023 doesn't say they didn't send the emails, I can understand why Mrs D feels why it does.

I say this because the letter says *"If you are ever unsure about any documents, you receive you can forward them on to the following email address"* and the email address is provided.

But I'm satisfied that this is just general guidance if Mrs D was unsure about any documents she received. The same letter confirms Santander hadn't made a mistake.

After looking at detailed audits of the account, I'm satisfied that Santander didn't make a mistake sending Mrs D the emails. I say this because her online activity shows that on 4 December 2023, she set up a payment for bill payment number 5 for £1,067 at 11:35am. The audit shows this was a future dated payment for 5 December 2023, which was the next day.

The audit shows Mrs D made another bill payment at 12:15pm, still on 4 December 2023. But the payment to bill payment 95 (not bill payment 5 like the future payment made only 40 minutes earlier) was not future dated. The payment was also for £1,067. This debited her account straight away and Mrs D will be able to see this on her statement for 4 December 2023. When this payment was made, this reduced her available balance to 46p.

But because the future bill payment hadn't been cancelled, and there was only 46p left in the account, this is why the £1,067 payment didn't leave her account at midnight on 5 December 2023. This is why Mrs D received communication saying payment(s) were refused due to a lack of funds. I note the emails Mrs D forwarded our service just says payments, not direct debits.

I can see that £300 was credited to Mrs D's account. But this would have brought her available balance to £300.46, so there were still insufficient funds for Santander to make the £1,067 payment when they tried a further two times. This resulted in further communications to Mrs D to inform her the payment(s) were refused.

I can empathise with Mrs D that the emails could be upsetting, especially when she was on holiday. But as she had alerts set up on her account, Santander alerted her to inform her that the payment couldn't go through. And I've cross referenced the audit and can see it was Mrs D's user number which made the bill payments, so I'm not persuaded another person did this as Mrs D should be the only person who has access to her log in credentials.

So as I've been unable to evidence any errors with the emails or texts Santander sent Mrs D, I'm unable to ask Santander to pay her any compensation. So it follows I don't require Santander to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 5 July 2024.

Gregory Sloanes  
**Ombudsman**