

## The complaint

Mr Y complains that Santander UK Plc didn't provide him with the service it should have when he raised issues about making payments to his account.

Mr Y wants Santander to be investigated for making false claims to customers and losing customer data as Santander said it wasn't aware of Mr Y's first complaint. He also wanted the issue he was experiencing to be fixed and to receive an apology and at least £600 compensation.

## What happened

Mr Y complained that he was unable to make payments towards his Santander credit card using any external card through his online banking. He said that Santander responded to his complaint, but the issue wasn't sorted and when he tried again to make payments these were unsuccessful. He raised another complaint and said that the outcome he received wasn't satisfactory.

Santander issued a final response dated 1 December 2023. It said it was unable to locate Mr Y's previous complaint about this issue. It explained that payments to Santander credit cards can only take place from UK bank accounts in sterling and that personal credit cards can only accept payments from personal current accounts. It said debit cards used for payment must be registered to a UK address.

Mr Y didn't accept that his complaint had been properly investigated. He said that Santander should have been able to find the notes from when he previously raised the issue and that this problem had been ongoing for over a year. He said that while Santander said the issue wasn't its fault an agent had previously said that Santander was aware of the issue and that it affected other customers.

Our investigator noted the contact Mr Y had made when he raised the initial complaint and that following requests for further information this complaint was closed. She noted Mr Y's comment about Santander not being able to locate his previous complaint when he contacted it in November 2023 but said that as an incorrect reference number had been given this was the likely cause for the confusion. She noted that Mr Y didn't think his complaint had been investigated properly and explained that while we cannot consider complaint handling (as this isn't a regulated activity) we can consider whether Mr Y's complaint had been dealt with fairly and reasonably.

Our investigator didn't think that Santander had acted unfairly or that the issue meant the system needed to be fixed. Our investigator also noted that Santander had provided alternative options for Mr Y to make his payments.

Mr Y responded to our investigator's view and a second view was issued.

Our investigator explained that we aren't a regulator and can't punish a business or require it to change its processes. She noted that when Mr Y first raised the complaint Santander were looking into whether there was a technical issue and it explained it thought it could be

an issue with a third-party but this wasn't confirmed. In the November 2023 complaint, Santander concluded the issue was that Mr Y was trying to pay more than would be accepted through the 'Pay Credit Card' facility. However, she accepted that the screenshots Mr Y had provided showed his payments were lower than the limit. She explained that Santander had said it hadn't received enough information so the exact issues remain unknown. Our investigator said that based on this she couldn't conclude that the issue was due to something Santander had done or errors that it needed to fix. And as she didn't find that Santander had treated Mr Y unfairly in any other way, she didn't uphold this complaint.

Mr Y didn't accept our investigator's views and asked for his complaint to be escalated to an ombudsman. Mr Y reiterated the issues he had experienced and the information he had provided to Santander. He said that Santander hadn't properly investigated the problem he was experiencing despite him being told that it was aware of the issue. He said the alternative payment options provided by Santander were no good for him and that he needed to make manual payments.

### *My provisional conclusions*

I issued a provisional decision on this complaint the details of which are set out below.

*I can understand why Mr Y is frustrated by the issue he has experienced and the service he has received from Santander in response to this.*

*Mr Y first contacted Santander in January 2022 about issues he was experiencing trying to pay his credit card online through the card payment option using his debit card. The agent provided some suggestions to Mr Y to try to resolve the issue, but Mr Y continued to experience issues. Santander raised the query with its internal helpdesk for further investigation. Mr Y was asked to provide some additional information but as this wasn't provided at that time the complaint was closed. Mr Y has explained that he was happy with the service he received at that time but due to illness wasn't able to pursue this. He then provided further information to Santander (after his complaint had been closed) and this wasn't picked up.*

*Mr Y's complaint is about the response received by Santander when he raised this issue again in November 2023. I can understand why he was frustrated by experiencing the same payment issue at this time and why when he raised his complaint, he would have expected Santander to look back into his notes to understand the issue further and the actions previously taken. Santander has noted that Mr Y didn't provide the correct reference number for his previous complaint when discussing this in November 2023, but I think it would have been reasonable for Santander to have looked into his account to establish the history of this complaint.*

*Santander said in its final response letter dated 1 December 2023 that the problem Mr Y experienced wasn't due to a mistake it had made, but I cannot see that the issue had been investigated at this point. The letter then provided standard information about when an error may arise when a customer attempted to make a payment. It then referred to the limit on payments being made. This wasn't relevant in Mr Y's situation as he wasn't trying to make payments above the limit and had further investigation been undertaken at this stage this would have been realised.*

*While Santander apologised for the inconvenience Mr Y had been caused, I do not find that it provided Mr Y with the service it should have when he contacted it in November 2023. I say this because Mr Y explained that he was experiencing an ongoing issue making payments and I think it would have been reasonable for Santander to have taken time to*

*understand the history of this and take further details to investigate why this was happening, including carrying out further technical investigation if needed.*

*By not providing the service it should have to Mr Y, I find that Santander has caused him unnecessary distress and inconvenience as he has been unable to make payment in the way he wishes and feels that his concerns haven't been addressed. Because of this I think that Santander should pay Mr Y compensation. I note Mr Y's comment about the amount of compensation but in this case, I have to take into account that I cannot say for certain that further investigation would have identified that any issues were due to Santander faults. I also note that Mr Y was provided with advice about other routes to make payments and while I appreciate his comments about why these aren't suitable, I also note he has been making his payments by direct debit. Taking this all into account I think that Santander should pay Mr Y £100 compensation for not providing the service it should have when he raised his concerns in November 2023.*

*Mr Y has said the issue is ongoing. Santander has said that it doesn't have enough information to identify the exact issue Mr Y is experiencing. Therefore, additional to the compensation, Santander should work with Mr Y to understand (and, if possible, resolve) the issue he is experiencing when trying to make manual online payments.*

Santander agreed to pay Mr Y £100 compensation and Mr Y accepted my provisional decision. As both parties have responded to my provisional decision, I am now able to issue a final 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.

As Santander agreed to pay Mr Y the compensation I set out in my provisional decision, Mr Y accepted the decision recommendations, and no new information has been provided, my conclusions haven't changed. As I set out previously I do not find that Santander provided Mr Y with the service it should have when he explained the ongoing issue he was experiencing and I think he should be compensated for this. I also think that Santander should work with Mr Y if the issue continues to understand why he is experiencing problems making his payments.

So, for the reasons set out in my provisional decision, I am upholding this complaint and require Santander to work with Mr Y regarding the problem he is experiencing and pay him £100 for not providing the service it should have.

### **Putting things right**

Santander UK Plc should:

- pay Mr Y £100 compensation for the distress and inconvenience he has been caused by not receiving the service he should have when he raised his concerns in November 2023; and
- work with Mr Y to understand the issue he is experiencing with making his payments to establish whether a resolution can be found.

### **My final decision**

My final decision is that Santander UK Plc should take the actions set out above in resolution

of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 19 July 2024.

Jane Archer  
**Ombudsman**