

The complaint

Mr F complains that he had to make 19 calls to Santander UK Plc to add his mobile number to his online account. He wants the multiple service issues acknowledged and an appropriate amount of compensation for the distress, inconvenience and upset he was caused.

What happened

Mr F called Santander on 8 May 2024 to add his mobile number to his online account. He says that this required him to make 19 back-to-back calls that took over three hours. He says a complaint was logged on call six about calls one to five and he received a response. He also logged a complaint on call eighteen about calls six to seventeen but says he didn't get a response.

Santander issued a final response letter dated 22 May 2024. It said Mr F had complained that he hadn't received the service he should have when he called to ask why he couldn't login to his online banking. It noted he had spoken to six advisers and said that calls were disconnected, and his questions not properly addressed. Santander said that Mr F disconnected the first three calls when he was placed on hold. On the fourth call Mr F was offensive and raised his voice and so the advisor disconnected the call. Santander said that on the fifth call Mr F was told that as he was trying to login with a new device a one time passcode needed to be sent (which he had been told on the first call) and his mobile number was registered. Mr F also registered his email address. Santander didn't accept that it had done anything wrong on the calls and didn't uphold this complaint.

Mr F wasn't happy with Santander's response and referred his complaint to this service.

Our investigator listened to the calls between Mr F and Santander on 8 May 2024. She didn't find that Santander had done anything wrong or treated Mr F unfairly. She understood that Mr F was frustrated on the calls but found his behaviour unreasonable and was satisfied that the advisers had tried to assist him. Our investigator noted that Mr F's mobile number and email were added to his account and Mr F was unhappy with the security questions asked but she said Santander was required to have processes in place to protect its customers.

Mr F didn't accept our investigator's view. He said the view was issued before the deadline he was given to provide further information and he didn't believe that all the call recordings had been listened to and felt the view was too brief.

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.

Mr F initially contacted Santander about problems accessing his online account. Mr F was told that he needed to have his mobile number registered so a one time passcode could be sent. This was because he was using a new device. I note that Mr F's mobile number was added, and that Mr F has since been able to log in to his account. Mr F also registered his

email and was concerned about security risks. Santander addressed these concerns in its final response letter. So, in response to the problem of Mr F's accessing his online account, Santander provided Mr F details of what needed to happen and registered his details as required. I find this reasonable.

While the underlying issue was addressed, Mr F has said he had to make 19 calls for his details to be registered and wasn't provided with the service he should have been. I have listened to the calls between Mr F and Santander on 8 May 2024. I can hear how frustrated Mr F is, but I find that the advisers were trying to respond to the issues Mr F was raising. Mr F behaved in a challenging way, questioning advisers about their training and their ability to do their jobs and disconnecting some calls when placed on hold. On certain calls the advisers did warn Mr F about his behaviour, and I do not find this unreasonable. Despite Mr F's behaviour the advisers did try to assist him and explained why they needed to ask certain security questions. I do not find that the information given by the advisers was incorrect and had Mr F worked with them rather than challenging them I think it likely the issue could have been resolved sooner.

So, while I understand that Mr F will be unhappy with my decision, I do not require Santander to do anything further in response to this complaint.

My final decision

My final decision is that I do not 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 4 November 2024.

Jane Archer
Ombudsman