

## **The complaint**

Miss B complains about how Santander UK Plc dealt with her account switch and that she was unable to use online banking.

## **What happened**

Miss B says she applied to transfer her account to Santander using its switch process in June 2024. She says she checked online to make sure her direct debits had been transferred but Santander's systems logged her out which required information to access her account being sent by post. Miss B says she was unable to receive a payment and had no access to online banking which caused stress as well as an impact on her health. She says she had to contact all of her direct debit recipients and her gym membership direct debit wasn't taken. Miss B would like an apology and £400 compensation.

Santander says the direct debits were transferred correctly and that its systems correctly logged Miss B out of online banking as she used incorrect details. It says in those circumstances it had no choice but to send Miss B new log in information by post. Santander accepts it ought to have explained its switch process clearer and has paid £160 compensation.

Miss B brought her complaint to us, and our investigator didn't uphold it. The investigator thought the direct debits were correctly transferred and that it likely incorrect log in details had been used which required Santander to send new details by post. The investigator thought the compensation appropriate for that part of the complaint.

Miss B doesn't accept that view

## **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.

Having done so I have come to the overall view that I don't uphold this complaint.

The main part of this complaint is that Miss B was unable to use online banking for about five days in June 2024. I have to consider what on balance I think is more likely to have taken place and, having looked at Santander's records, I think it more likely that incorrect login details were used. I also think that Santander was entitled in those circumstances to block Miss B's account for security and fraud reasons. And that its process was followed which was the sending out by post of new details. I appreciate that caused Miss B inconvenience, but I can't fairly conclude Santander either made a mistake or acted unfairly by taking the steps it did in these circumstances.

I also think that Miss B could have used telephone banking or used other methods to manage her account for what was a short time period of some five days.

I have not seen any evidence on Santander's records that suggests the direct debits were

not correctly transferred. The records suggest all of the direct debits were set up and were active. I appreciate Miss B says her gym membership direct debit was not taken in July 2024, but I have not seen evidence of a mistake or evidence from the gym provider to say there was an issue taking it. In those circumstances I can't fairly conclude there was a mistake. In any event I don't think the impact would have been significant as the August payment appears to have been correctly taken.

There is no dispute here that Santander could have given Miss B clearer information about the direct debits and switch process. I can see Santander has paid £160 compensation which I think is fair and reasonable. I don't think that error justifies further compensation or that Miss B was caused any financial loss related to that part of the complaint.

Overall, I am satisfied Santander transferred the account and direct debits as it said it would within the required time period. I have not seen any evidence Santander made a mistake in blocking the account and think it was entitled to send the new login details by post which it did within a very short time period.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 2 November 2024.

David Singh  
**Ombudsman**