

The complaint

Mr L complains that Santander UK Plc's mobile banking application (app) didn't work following an upgrade.

What happened

Mr L says there was a system glitch after Santander updated its app and he was prevented from processing a credit card payment. And that when he contacted Santander about the issue, he was told to contact another department. He feels Santander hasn't taken ownership of the problem.

Ultimately, Mr L made the payment on-line using a computer, but he says this was inconvenient and it took longer for the payment to be processed. So, he complained.

Santander acknowledged there had been teething issues with the mobile app update and it apologised to Mr L for any inconvenience caused. It said its technical team were working to fix the problem. Unhappy with the outcome, Mr L referred his complaint to his service.

One of our investigators looked into it. But she didn't uphold the complaint. She said technical glitches can happen from time to time. And, while she acknowledged Mr L's frustration, she said he had been able to make the payment by a reasonable alternative method.

Mr L didn't agree, and he asked for the complaint to be referred to an Ombudsman. So, the complaint has been passed to me.

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've reached the same overall conclusion as the investigator for largely the same reasons. I know Mr L will be disappointed, so I'll explain why.

We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected when things go wrong. So, for me to make a compensation award, I'd need to be persuaded that the impact of what happened to Mr L was more than someone would expect to experience as part of everyday life.

I don't find Santander did anything wrong when it asked Mr L to call its technical team when he first contacted it about the problem he had with the app. The technical team would be better placed to assist him. But I would expect businesses to have a range of alternative methods available to enable customers to do their usual day to day banking.

Santander has acknowledged there were teething issues when it upgraded its mobile app. It told Mr L it was working to resolve the issues. And from what I've seen the issue Mr L

experienced has since been resolved. So, I'm persuaded that Santander took ownership of the issues that occurred with the app.

I've seen that Santander offers a range of alternative ways to enable customers to undertake transactions on their accounts. For example, telephone banking and on-line banking is available in addition to the app. And it's not in dispute that Mr L was able to complete the transaction he wanted to make - a payment to his credit card using on-line banking.

But Mr L says this caused him some inconvenience as he relies heavily on the mobile app. I appreciate that using a mobile app can be more convenient. But Santander has provided evidence to show that Mr L uses both his computer and mobile phone to undertake transactions on his account. So, I'm not persuaded that Mr L was unduly inconvenienced in having to use a computer rather than the app on this occasion.

Mr L also says the payment took longer to process using his computer. But Santander has said there is no difference in the timescales when making a payment via the mobile app or online. Taking everything into account, I haven't seen enough persuasive evidence that the payment Mr L made took longer to process than it would have done using the app to the extent Mr L was caused a financial loss.

Overall, it's not in dispute that Santander's mobile app update caused some inconvenience for Mr L. But I'm not persuaded that the impact of the inconvenience he experienced was more than someone would expect to experience as part of everyday life. It follows that I don't find what happened here warrants a compensation award. I find Santander's apology to be sufficient in the circumstances. So, I won't be telling Santander to take any further action in respect of this complaint.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 5 November 2024.

Sandra Greene
Ombudsman