

The complaint

Mr C complains about problems experienced in branch with Santander UK Plc when trying to transfer funds. Mr C also complained about difficulties and delays when trying to set up the voice ID service.

What happened

Mr C wanted to complete various transfers from his account with Santander so visited a branch on 3 October 2023. The branch was busy during Mr C's visit that meant the visit took longer than it should have. Mr C had previously been told that Santander could complete the transfers without charging him but when he attended the branch he was told there was a £25 fee. One of the transfers was processed for Mr C but held by Santander for additional checks that took around an hour to complete.

Mr C was asked to come back to the branch the following day to complete the remaining transfers. Mr C explained that the situation impacted his health and caused chest pains. Mr C went on to raise a complaint.

Santander issued a final response on 11 October 2023 and upheld Mr C's complaint. Santander refunded any transfer fees Mr C incurred and paid him £50 to apologise for the distress and inconvenience caused.

Mr C went on to raise further concerns about difficulties registering for Santander's voice ID system as well as the way it had responded to his original complaint. Santander sent Mr C another final response on 13 December 2023. Santander gave Mr C further background concerning his original complaint. Santander also apologised for issues with the service provided when Mr C complained and difficulties setting up the voice ID. Santander paid Mr C a further £100 for the distress and inconvenience caused.

Mr C referred his complaint to this service on 23 April 2024 and it was passed to an investigator. The investigator explained that Mr C had waited too long to refer his complaint about the transfers he completed in branch to us as he'd waited more than six months from Santander's final response. As a result, the investigator said the Financial Ombudsman Service was unable to consider the original complaint Mr C made to Santander. The investigator said we could consider the service issue and problems setting up the voice ID as they were covered in the 13 December 2023 final response. The investigator thought Santander had paid a fair level of compensation in terms of the service issues and voice ID difficulties Mr C experienced and didn't ask it to do anything else.

Mr C asked to appeal and said the compensation offered didn't reflect the time and inconvenience caused by having to open a new bank account. Mr C also said he'd incurred late fees as a result of moving his account and that Santander had acted unfairly by closing it. Mr C added that Santander's fraud team had unnecessarily wasted time and that its procedures don't work. As Mr C asked to appeal, his complaint has been passed to me to make a 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.

I previously issued a decision that explained why the Financial Ombudsman Service isn't able to consider part of Mr C's complaint. In this decision, I'm going to cover the remaining complaint points Mr C has raised including the difficulties he experienced when setting up Santander's voice ID and the service provided following his complaint.

I note that in response to the investigator's findings, Mr C made a number of points and told us that Santander had taken the decision to close his account. Mr C also provide some background concerning the how Santander's decision impacted him. But that's not something that was included in Mr C's complaint to Santander and wasn't covered in either of the final responses it issued. If Mr C has already complained to Santander and received a final response in relation to his concerns about it closing his account, he's welcome to refer that complaint to us as a separate matter. If Mr C hasn't already complained to Santander about those issues, he will need to do so before the Financial Ombudsman Service can consider a complaint on those points.

Mr C's explained that he experienced difficulties setting up the voice ID system. As a result, a branch manager called Mr C but wasn't able to assist him so the call was transferred to a call centre. Santander was ultimately able to assist Mr C in setting up the voice ID but I accept he was caused some inconvenience.

Mr C's also told us that Santander didn't call him to discuss issues with his account when it promised. I don't doubt that the delay in contacting Mr C caused him an unnecessary level of upset and agree it's reasonable for Santander to compensate him for the inconvenience caused.

When Santander issued its 13 December 2023 final response it paid Mr C a further £100 and accepted the service provided should have been better. I'm satisfied that by paying Mr C £100 for the distress and inconvenience caused, Santander has already agreed a settlement that is fair and reasonable in all the circumstances. As I'm satisfied Santander has already agreed a settlement that fairly recognises the distress and inconvenience caused to Mr C, I'm not telling it to take any further action.

My final decision

My decision is that Santander UK Plc has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 1 November 2024.

Marco Manente
Ombudsman