

The complaint

Ms M is unhappy with several aspects of the service that she received from Santander UK Plc surrounding a transfer she tried to make.

What happened

Ms M tried to make a transfer from her Santander account but found that it wouldn't go through. Ms M tried the transfer again the next day, but again had difficulty. Ms M spoke with Santander and was told that she was trying to input a reference for the transfer that was too long and it was this that was causing the transfer to fail. And Ms M was also told that there had been some technical issues the previous day which may have contributed her being unable to complete the transfer at that time.

Ms M wasn't happy about what happened and felt that Santander's online banking platform should provide clearer information about the reference limit. And Ms M also wasn't happy that when she completed the transfer while still on the phone to Santander that their agent didn't give her any confirmation that the transfer had completed. So, she raised a complaint.

Santander responded to Ms M and apologised for any confusion she may have had about the reference limit and offered £70 to Ms M as compensation for any trouble or upset this may have caused. Santander also confirmed that because Ms M completed the transfer online, confirmation of the transfer would have been given to her online at that time. Ms M wasn't satisfied with Santander's response, so she referred her complaint to this service.

One of our investigators looked at this complaint and liaised with Ms M and Santander about it. During their review, Santander reassessed their position on this complaint and offered to pay an increased amount of £100 compensation to Ms M. Our investigator felt that Santander's revised offer represented a fair resolution to what had happened. But Ms M remained dissatisfied, so the matter was escalated to an ombudsman for 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.

Santander have confirmed that there wasn't a technical issue that was preventing transfers from completing on the day that Ms M first tried to instruct the transfer, and that the reason that Ms M couldn't complete the transfer on all occasions was because she was trying to input a reference for the transfer that was too long and went beyond the 18-character limit.

Santander have accepted that it might not have been clear to Ms M that there might have been a limit to the number of characters that could be used as a reference, and they've apologised to Ms M for this and offered to pay £100 compensation to her for any trouble or upset she may have incurred as a result.

Upon consideration, Santander's apology and offer of £100 compensation seems reasonable to me, given what happened here. And so, while I will be upholding this

complaint in Ms M's favour, I'll only be doing so to instruct Santander to pay the £100 compensation to Ms M that they've already offered to pay. And I won't be issuing any further or alternative instructions to Santander beyond this.

In taking this position, I've considered the impact of what's happened here on Ms M, along with the general framework that this service uses when assessing compensation amounts. And having done so, I feel that £100 is a fair compensation amount.

I'm aware that Ms M feels that a larger amount of compensation should be merited in this instance, and I note that Ms M has said that she spent several hours across two days trying to complete the transfer. However, Santander have been able to demonstrate to my satisfaction that Ms M was logged into her online banking for approximately 20 minutes on the first day and 40 minutes on the second day, during which time she had a 14-minute call with Santander when the transfer was completed. Accordingly, I'm not persuaded that Ms M did spend several hours trying to complete the transfer as she's stated.

Ms M has also stated that she was concerned that when her transfer didn't complete that she may be falling victim to a scam of some kind. But Ms M was attempting the transfer via Santander's own banking platform, and the problematic result was that money was not leaving Ms M's account. As such, it's difficult to rationalise how any scam may have been occurring. Also, Santander have a 24-hour fraud phoneline that Ms M could have called if she was concerned about being scammed, which Ms M did not contact.

Ms M has said that she would like Santander to make changes to their online platform so that information about the permitted length of references on transfers is clearer. In their response to Ms M's complaint, Santander confirmed that they'd taken Ms M's suggestions in this regard into consideration but had no plans to make any changes at this time. I'm satisfied that this is a commercial decision that Santander are entitled to make, and it must be noted that it isn't within the remit of this service to instruct a bank to change how it operates in this or any other regard.

Ms M is also unhappy that when she completed the transfer online with Santander's agent on the phone that the agent didn't give her any confirmation that the transfer had completed. However, while Ms M may have been on the phone with Santander when she successfully instructed the transfer – having reduced the reference she was inputting to within the 18-character limit – it remains the case that Ms M instructed the transfer online, and so confirmation of the transfer would have been provided to her online at that time. And I don't feel that it's likely that this wouldn't have been the case.

Finally, Ms M is unhappy that Santander haven't acknowledged a further aspect of her complaint, which is that when she was trying to complete the transfer on the first day that she was repeatedly told to check the payee details, even though the payee details were correct, and it was the length of the reference she was inputting that was the issue.

Upon review, while Santander didn't mention this aspect of Ms M's complaint explicitly in their complaint response, I feel it was clear from that response that Santander acknowledged the difficulty Ms M had when trying to instruct the transfer and apologised to her if she felt that the information she was presented with when trying to instruct the transfer was unclear. As such, I don't feel that there is anything further that Santander should fairly or reasonably be asked to do regarding this aspect of Ms M's complaint.

All of which means that I feel that Santander's apology to Ms M for what happened, alongside the revised offer of £100 compensation, does represent a fair outcome to this complaint. And because of this, I'll be upholding this complaint against Santander on that basis. I realise this won't be the outcome Ms M was wanting, but I hope that she'll

understand, given what I've explained, why I've made the final decision that I have.

Putting things right

Santander must pay £100 to Ms M.

My final decision

My final decision is that I uphold this complaint against Santander UK Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 30 October 2024.

Paul Cooper
Ombudsman