

The complaint

Mr I is unhappy Santander UK Plc didn't allow him to make a payment towards his credit card.

What happened

In August 2024, Mr I says he attempted to make a payment towards his credit card, with his debit card from another provider, using Santander's online banking. However, a prompt appeared telling Mr I that this form of payment wasn't accepted by Santander.

Mr I says as the minimum payment was due, he then phoned Santander's customer service. Mr I said they told him they weren't able to help with the online payment. So, he asked if he could make the payment over the phone, which Santander declined. Mr I says Santander offered only one option in order to make the payment, which was making the payment from another account. Mr I said he had to ask a family member to pay on his behalf, which caused him anxiety – Mr I says he previously had financial issues which his family member felt he was experiencing again.

Mr I says Santander's online platform doesn't allow for payments to be made and that making a payment over the phone should be offered as an alternative. Mr I says this issue caused him stress and inconvenience. And that Santander's response isn't satisfactory as this issue likely affects a lot of customers, and not just Mr I.

Santander said they experienced intermittent issues with their online banking, specifically relating to card payments made using a debit card with another provider which has prevented customers from making payments in this way. Santander said they attempted to resolve the matter, but the issue still remains intermittent.

Santander also said Mr I had told them that he'd changed banks and doesn't anticipate further issues. Santander apologised and credited Mr I's external account with £50 in recognition of the stress and anxiety caused. Mr I said he wasn't satisfied with this amount of compensation.

Our Investigator looked into Mr I's concerns. In summary she said although Santander were experiencing issues with payments being made online, Mr I was still able to make the payment on the same day without anything like late payment fees being applied. Having considered the distress and inconvenience caused to Mr I, our Investigator felt Santander's compensation of £50 was fair and reasonable. So, she didn't ask Santander to do anything more.

Mr I disagreed and asked for his complaint to be considered by an Ombudsman. So, the complaint has been passed to me to decide.

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.

Firstly, I note Mr I's point about this issue potentially impacting many other customers and not just him. But I can only look at the circumstances of Mr I's complaint and what's happened here.

I appreciate the frustration caused to Mr I when he went to make the payment online to his Santander credit card, only to find out that there was an issue in him being able to do this successfully. Santander have acknowledged that they experienced issues with their online banking which prevented Mr I being able to successfully make this payment. As this isn't in dispute here, I'll go on to consider whether I think Santander have done enough to put things right for Mr I.

When Mr I contacted Santander to make the payment over the phone, they said this wasn't an option. And Mr I says Santander should have allowed payment to be made over the phone as an alternative solution. Santander have told me they don't have the facility to allow payments from external debit cards over the phone. So, I can understand why this didn't happen as Mr I wanted.

Santander have provided me with a copy of Mr I's monthly credit card statement which sets out other options were available to Mr I to make his payment through such as direct debit or in a branch. And this is also echoed in the credit card's key facts document which I think, more likely than not, that Mr I was provided with when getting the credit card. So, I don't think Mr I was limited to just being able to make the payment online. But I appreciate Mr I could have been reminded of the other options available to him when he called Santander, rather than being offered one option as he's described.

I note Mr I says he had to ask a family member to make the payment for him which he didn't want to do. I can understand the distress caused to Mr I and I think it would have benefitted Mr I to know there was an issue with Santander's online portal beforehand. Thankfully, Mr I was able to arrange for the payment to be made on time and didn't incur any financial losses. Santander credited Mr I's account with £50 and having considered the circumstances here and the distress Mr I suffered, I think that's a fair and reasonable way to resolve this complaint. So, I won't be asking Santander to do anything more.

My final decision

For reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 26 December 2024.

Leanne McEvoy
Ombudsman