

## **The complaint**

Ms E complains about the service she received when she contacted Santander UK Plc to raise a chargeback dispute.

## **What happened**

Ms E contacted Santander via Chat on 29 August 2024 to ask whether a chargeback covered items which were received but faulty as the only option on the website was for items not received.

Ms E was unhappy with the service she received. She says the first advisor provided an unhelpful response and she had to start all over again, but the second advisor was unable to help and behaved in an unpleasant manner towards her.

Miss E raised a complaint.

Santander didn't uphold the complaint. In its final response it said it hadn't made a mistake in its handling of the live chat. It said the dispute couldn't be raised because Ms E hadn't disclosed the full information.

Ms E remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said he appreciated that Ms E's specific query hadn't been answered in the first chat, but he didn't agree that the advisor had been unhelpful. The investigator said that the second advisor had tried to establish the facts of the dispute and hadn't done anything wrong.

Ms E didn't agree so I've been asked to review the complaint.

## **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've reviewed the chat transcripts dated 29 August 2024 and 30 August 2024.

In the first chat transcript, Ms E wanted to know whether the disputed transaction policy covered items which have been delivered but which are faulty, as the website only mentioned items which haven't been delivered. There was a delay before an advisor joined the chat. The advisor explained that the fastest way to log a dispute and get a resolution was via online banking. Ms E didn't respond to the message and the chat was ended.

In the second chat transcript an advisor joined and asked for information about Ms E's transaction but there was confusion over the date of the transaction. The advisor said the transaction was showing as 2 July 2024, but Ms E said it was 4 July 2024. I can see from the chat transcript that Ms E was frustrated with the service and asked to raise a complaint with the response being provided by email. The advisor explained that a contact number was required but Ms E wasn't happy about this and made this clear before leaving the chat.

Having reviewed the chat transcripts I understand that it must've been frustrating for Ms E to wait a long time to have the advisor join on the first chat and then not receive the answer to the question she had raised. I agree with Ms E that her specific question wasn't answered. However, the advice given by the advisor wasn't incorrect as one of the ways to raise a disputed transaction is via online banking. I don't agree with Ms E that the advisor was unprofessional or rude in the second chat. Based on what I've seen, the advisor was trying to confirm the correct date for the transaction so that it could be investigated. When Ms E became frustrated and asked to complain, the advisor explained the information that was needed for a complaint but I appreciate that Ms E wasn't happy with this.

Taking everything into consideration, and whilst I appreciate that Ms E was left feeling frustrated by her experience on the live chat, I'm unable to say that Santander has made an error here or treated Ms E unfairly or unreasonably.

For the reasons I've given I'm unable to uphold the complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms E to accept or reject my decision before 20 January 2025.

Emma Davy  
**Ombudsman**