

The complaint

Mrs S complains Santander UK plc (Santander) asked intrusive and unnecessary questions when she tried to make a payment to her daughter's bank account.

What happened

Mrs S says in late August 2024 she walked to her local branch of Santander, so she could complete a bank transfer of £20,000 to her daughter's account. Mrs S explains she wanted to complete the transaction swiftly as she cares for her husband and had left him at home.

Mrs S says she is known to the branch staff so assumed the transaction would be straightforward, but when the payment in branch was attempted it was blocked by Santander's automated security systems. Mrs S says she then had to go through a series of intrusive and unnecessary questions over the telephone with a member of Santander's security team, whom she found to be intimidating and overly persistent with the type and length of questioning.

Mrs S says these actions brought her to tears, and while she understands banks need to satisfy themselves that payments are legitimate, in this case she feels Santander acted beyond what was necessary in order to make the payment. Mrs S says she is looking for compensation for the trouble and upset this matter has caused her.

Santander says it was sorry that Mrs S had to go through a series of questions to verify the payment to her daughter was genuine, but this is part of its automated process to help protect its customers. Mrs S wasn't happy with Santander's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says he listened to the call recording and while he understood Mrs S found the call intrusive, this service couldn't tell Santander how its process regarding how it protects its customer's accounts from potential scams, should operate.

The investigator says the call took around 30 minutes and the payment was executed in a reasonable timescale, and this was carried out in line with Santander's policies to protect its customer's falling victim to a scam. Mrs S didn't agree with the investigator's view and asked for the matter to be referred 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.

Having done so, I won't be upholding this complaint, and I will explain how I have come to my decision.

I can understand it would have been upsetting and frustrating for Mrs S to have to answer a series of questions before Santander would release the payment to her daughter. When

looking at this complaint I will consider if Santander acted unreasonably when it blocked Mrs S's bank account, and then asked a series of questions before it released the payment to her daughter.

Mrs S feels Santander didn't need to go to the lengths it did, in order for the payment she had asked to be made for £20,000 to her daughter's bank account at her local branch, to be released. Furthermore, Mrs S says the nature of the questioning in a phone call with its security team were both threatening and unnecessary.

While I can understand Mrs S was keen to complete the payment to her daughter, especially given her circumstances at home, it's not for me to tell Santander how its security and fraud processes should operate in order to carry out its responsibilities to protect its customers from potential fraud and scams.

It's worth saying here that unfortunately bank account scams and frauds have escalated considerably over recent times, and it's important that banks do all they can to protect its customers from such activity. Unfortunately, that does mean from time to time especially on larger transactions like this, banks need to satisfy itself that such payments are genuine and the most efficient way to do that is by asking a series of questions only the customer could answer.

I have listed to the phone call Mrs S had with the security team and without trying to minimise the frustration this would have undoubtedly caused her - I can't say the tone of Santander's security staff was in any way threatening or intimidating. Here, I am satisfied the member of staff was simply trying to ensure a payment of this size was genuine and that Mrs S wasn't the subject of a potential scam.

So, while Mrs S may not agree I am satisfied Santander were trying to act in her best interests and acted in line with its standard process and procedures in these circumstances.

While Mrs S will be disappointed with my decision, I won't be asking anymore of Santander.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 5 February 2025.

Barry White
Ombudsman