

The complaint

Mr B complained about what happened when he tried unsuccessfully to install Santander UK Plc's mobile banking application on his phone.

What happened

Mr B was unable to complete the process to download and install Santander's mobile banking application ('app'). Part of the process involved Santander sending Mr B an email with a 'Magic Link' so he could complete the installation on his phone. Despite repeated attempts, Mr B however never received the email. When he complained about the issue to Santander, it initially told him that records showed that emails with the 'Magic Link' were being sent and it couldn't explain why Mr B wasn't receiving them. Santander suggested he try using a different email address as everything was working correctly at its end.

Mr B brought his complaint to us. When our investigator got involved, Santander reviewed the complaint and identified that the problem was due to Mr B using a business email address. It said that using a personal email address instead should resolve the issue. Santander said this information had only become known after Mr B raised his complaint and offered him £125 to reflect the trouble and upset the matter had caused him.

Our investigator felt that Santander's offer to pay £125 redress was enough to put things right, given that it had suggested to Mr B when he first got in touch that he try using a different email address. Even though Santander hadn't at that point identified the issue with using a business email, the solution Santander proposed could've resolved things for Mr B had he followed this suggestion.

Mr B disagreed with our investigator, mainly saying:

- Santander haven't explained to him what the issue is with using a business account.
- He doesn't understand how he gets other emails from Santander if his business email address is the problem here.
- The email address he's using is his own business and he would tell Santander if he wasn't any longer using it.

Our investigator wasn't persuaded to change his mind. So as the complaint hasn't been resolved, it has come to me 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.

I appreciate that Mr B feels Santander hasn't done enough to resolve the issue with its app and he feels he's been blamed for the problem. So I can understand that what's happened has been frustrating for him. But having thought about everything I've seen and been told,

I've independently reached the same overall conclusions as our investigator. I'll explain why I say this.

The circumstances giving rise to Mr B's complaint aren't in dispute. Santander acknowledged the problems Mr B had trying to install its mobile banking app and the fact it didn't straightaway identify the problem issue. It has offered redress to reflect the inconvenience caused. So I don't need to say more about the background facts or make any findings about what's already been agreed. I'm going to focus on the question of fair redress for what's happened.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint.

I haven't been provided with anything to show that Mr B is worse off in money terms as a direct result of the problems he experienced trying to install the mobile app. Ultimately, although Santander's new smartphone app can't be installed using a business email address, this doesn't affect customers who use business email accounts from being able to receive emails from Santander generally or doing online banking. And I understand that Mr B has online access to his account, which he has been using. So any impact on Mr B's business would've been limited.

I've allowed for Mr B's frustration at not knowing how to resolve the issue when he thought he was doing everything right at his end. And, at the time, Santander couldn't explain why he wasn't able to receive its email with the 'Magic Link.'

But I've also taken into account that Santander provided Mr B with the best available information it had at the time – it discovered the issue with using a business email address as the registered email sometime after Mr B complained and further investigations were undertaken. I can't fairly hold Santander responsible for the fact that Mr B only has a business email account and no personal account he can use instead, as that's a matter of his own choosing. It's up to financial businesses to choose what services to offer and what business processes to operate so I couldn't tell Santander to redesign its app.

I'm not saying that what happened is Mr B's fault – but the ombudsman approach to redress is to also take into account what he could have done differently. We expect consumers to take reasonable steps themselves to limit or mitigate the impact of things going wrong. Santander's suggestion of using a different email address was reasonable and, if Mr B had followed Santander's advice, it now seems likely that could have resolved the matter. Santander said this was still an option he could try.

On balance, I think the £125 redress Santander has offered in respect of the complaint is fair. If it hadn't already volunteered this payment, I haven't seen enough to make me think it would be fair and reasonable to award any more than £125. It's possible that Santander could have identified the root cause of the problem and provided an explanation sooner. But I am satisfied that its payment offer adequately addresses any inconvenience arising from this, given that Santander did suggest to Mr B how he might remedy the issue even before the problem was fully understood. This would have limited any ongoing inconvenience had Mr B chosen to follow that recommended course of action.

Although Mr B mentioned that he couldn't speak to Santander's IT department himself, I don't think that's a good enough reason for me to award more compensation. I wouldn't expect an internal department responsible for the bank's information technology systems to take calls from the public. And I can't say that Mr B was particularly disadvantaged by this as Santander responded to him when he made contact regarding the problem he was having.

If I have not referred to every point that's been mentioned during the course of the correspondence about this complaint, it doesn't mean I haven't considered all the evidence and what's been said here – it just means I haven't needed to specifically refer to everything in order to reach a decision in this case. I have concentrated on what I consider to be the main points that affect the outcome of this complaint. And taking things as a whole, the £125 payment is a fair and reasonable way to settle this complaint.

Putting things right

Santander should pay Mr B £125 compensation, as it has offered to do.

My final decision

My final decision is that I uphold this complaint and direct Santander UK Plc to take the steps set out to put things right for Mr B.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 10 February 2025.

Susan Webb
Ombudsman