

The complaint

Mr K complains that he was given wrong information during an online chat with Santander UK Plc. And that he spent a long time on the phone waiting to log his complaint.

What happened

In July 2024 Mr K contacted Santander's online chat to request that any future payments to various fast food outlets be blocked. Initially the adviser told him that one-off payments to merchants could not be blocked as the payments generally go through with different authorisation codes. Mr K explained that he had already had a couple of companies blocked by its security team. The adviser said that they could block payments to those businesses in the same way, but warned him that the system would not stop a payment if a different company name or merchant code was used. They also warned Mr K that as these businesses are normally franchises the blocking wouldn't apply to every outlet. On the basis that this would only be for certain local outlets, Mr K asked the adviser to go ahead and apply the block.

The adviser confirmed that they had done that, and also that if any payments were made notwithstanding the existence of a block they would aim to refund those payments on the following working day. Later in the chat the adviser clarified that on the basis that the goods were consumed any such payment would be unlikely to be refunded.

Mr K contacted Santander. He complained that he had been given misleading advice and was seeking a goodwill payment from it. He further complained that he had been kept waiting on the phone for about one and a half hours to make his complaint. And that the complaints manager had been rude to him over the telephone.

Santander said that there was no error on the part of its online chat adviser. But if the adviser had not been clear at first they corrected it. It apologised that Mr K had been kept waiting on the telephone but this was due to excessive demand at the time. It said it would not be offering a goodwill payment.

Mr K referred his complaint to the Financial Ombudsman Service. In particular he felt he should be compensated for the documents and correspondence he had had to supply to make his complaint.

Our Investigator said overall that she didn't think that Santander had done anything wrong. And that we would not generally award compensation in respect of any work Mr K had done in pursuing the complaint.

Mr K did not agree and the matter has been passed to me for an Ombudsman's consideration.

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.

First of all, having considered the online chat history, I think the adviser gave Mr K reasonable advice at the outset. It is relatively easy for banks to apply blocks to future payments made by standing order, direct debit or subscription. It's more difficult to apply effective blocks to certain merchants for future payments online or by card. When Mr K pointed out that the security team at Santander had blocked a couple of companies, this would have been done for fraud concerns. So the adviser then said that payments could be blocked in that way but still cautioned Mr K that if the merchants used a different code or company name the payment could still go through. So they advised that the most effective way of ensuring the payments aren't made is not to visit the shops concerned.

As regards the possible refund of payments made when the block applied, the adviser said: *"If the block doesn't work and a payment is taken, we aim to refund it the following working day from when it shows on your statement."* I understand that this is part of a script they have to read when applying blocks. The adviser later clarified that in circumstances where goods had been paid for and consumed, then a refund was unlikely. I appreciate that that is slightly different from what they had said, but Mr K hasn't requested a refund and I don't think he was caused any distress or inconvenience because of this slightly differing advice.

In respect of Mr K waiting on the phone to log his complaint, I agree that this was unfortunate. But I don't think that Santander can be blamed if the complaint line was overwhelmed at a certain time. I don't think Mr K needed something urgently dealt with. As regards the tone of the manager, I agree that it was quite direct but they were not in my view unhelpful or rude.

Finally as our Investigator has told Mr K, we don't generally award compensation for the work needed to lodge a complaint. So I won't be awarding any compensation in that respect in this case.

So overall I don't think that Santander made an error. And if any advice given to Mr K was unclear, the adviser corrected it within the course of the same chat. So I don't propose to require Santander to take any further action.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 6 February 2025.

Ray Lawley

Ombudsman