

## **The complaint**

Mr S is unhappy with the service he received from Santander UK Plc surrounding a transfer that he wanted to make.

## **What happened**

Mr S went into a Santander branch to instruct a transfer of £8,250 from his account. Santander's branch staff explained to Mr S that to complete the transfer in branch he would need to provide photo ID to verify his identity.

Mr S didn't have any photo ID, and Santander's branch staff explained that they couldn't process the transfer in branch because of this. However, Santander's branch staff did explain that Mr S could call Santander on the telephone and pass the required security protocols to be able to instruct the transfer via that channel.

Mr S was then directed to another member of staff who he believed would call Santander for him so that he could complete the required phone call in branch. But the other member of staff explained that they wouldn't be able to do this, and that Mr S would need to make the call from his own telephone.

Mr S went home and called Santander as directed. But the first call he made to Santander was cut off before it was answered. And when Mr S's second call was answered, he had to answer several questions and set up voice ID before Santander's agent would process the transfer. Mr S wasn't happy with the service he'd received in branch or on the telephone surrounding the transfer, so he raised a complaint.

Santander responded to Mr S but didn't feel that they'd done anything wrong by following the processes that they had, although they did make a payment of £60 to Mr S for the inconvenience he'd encountered as a gesture of goodwill. Mr S wasn't satisfied with Santander's response, so he referred his complaint to this service.

One of our investigators looked at this complaint and liaised with Mr S and Santander about it. During their review, Santander reassessed their position on this complaint. And while they continued to feel that they had followed the correct process, they offered to pay a further £40 to Mr S because of the inconvenience he'd incurred because his initial call to Santander had been cut off before it had been answered.

Upon review, our investigator also felt that Santander hadn't acted unfairly by following the processes that they had. And they felt that the offer of a further £40 for the inconvenience of the call being cut off represented a fair outcome to that aspect of Mr S's complaint. Mr S disagreed and felt that Santander should pay him £200 compensation for the poor experience he'd had. So, the matter was escalated 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.

This service doesn't have the remit or authority to instruct a business to change its operating processes. But this service can consider whether an adherence to a set process has resulted in an unfair outcome for the customer involved.

Santander have additional security requirements for high value transfers – transfers over a certain amount, as decided by Santander. One such requirement is that if a high value transfer is being instructed in branch, the account holder is required to provide photo ID to verify their identity.

Mr S wasn't aware of this requirement, and he didn't have any photo ID on him when he went into branch. This is unfortunate for Mr S. But given that Santander's requirement in this regard is clearly designed as a security measure to protect their account holder's money, I don't feel that Santander's refusal to process the requested transfer in branch in the absence of Mr S presenting photo ID to them constitutes an unfair act.

I note that Mr S has said in correspondence with Santander that he feels that Santander should have information about what constitutes a high value transfer and what additional steps are required visible in branch. And I also note that Mr S has said that if that information was visible in branch that he would have gone home and returned to branch with photo ID.

But Santander's requirements surrounding high value transfers are only one of many policies that Santander hold. And I don't feel that it would be reasonable or feasible to expect Santander to have information about all their policies that might potentially affect in-branch customers visible in branch, especially as this information is already available via Santander's website.

Furthermore, I don't accept Mr S's statement that if he had been made aware of the photo ID requirement that he would have gone home and gotten photo ID. And this is because when Mr S was made aware of the photo ID requirement, he didn't go home and get photo ID. Instead, he called Santander, as suggested by Santander's branch staff.

I also note that while in branch, Mr S was passed from one member of branch staff to another, and that he was of the belief that the staff member to who he was passed would help him call Santander and process the transfer.

It appears that there may have been a misunderstanding between Santander's staff here. However, to instruct the high value transfer, Santander required Mr S to call them on the phone number he had registered with them on his banking profile, which was at Mr S's home. This meant that Mr S would always have had to have returned home. And while I appreciate that this might have been frustrating for Mr S, I don't feel this misunderstanding warrants any further action from Santander at this time.

Mr S is also unhappy that when he did return home and call Santander that his initial call was cut off before it could be answered. And that when he called back and his call was answered, Santander's telephony staff asked him several questions and required him to set up voice ID before they would process the transfer.

Regarding the fact that Mr S's first call was cut off before it could be answered, Santander have apologised for this and have offered to pay £40 to Mr S as compensation for the trouble and upset this may have caused. This feels fair to me, given that it can't be confirmed why the call cut off and given that the impact on Mr S – that he had to call back – was relatively minor.

Additionally, regarding that Mr S was required to answer several questions and set up voice ID before Santander would process his high value transfer request, this doesn't seem unreasonable to me. And I'm satisfied it was another instance of Santander implementing additional security processes because of the value of the transfer that Mr S was requesting.

All of which isn't to say that Mr S wasn't frustrated and inconvenienced by what happened here. But it is to say that I feel that the trouble and frustration that Mr S incurred was a reasonable and necessary consequence of Santander adhering to a policy which was designed to protect Mr S's money.

All of which means that while I will be upholding this complaint in Mr S's favour, I'll only be doing so to instruct Santander to pay the £40 compensation to Mr S, in regard to his initial phone call being cut off, that they've already agreed to pay. And I won't be issuing any further instructions to Santander beyond this.

Finally, I note that in his correspondence with this service that Mr S has made repeated references to Santander's annual turnover and profit, with the suggestion being that Santander should be instructed to pay a higher amount of compensation to Mr S in consideration of these factors.

However, I can confirm that I consider Santander's turnover and profit to be irrelevant here. And I can also confirm that my position here – which is that Santander haven't acted unfairly by following the processes that they have – is based solely on the relevant facts that pertain to this complaint, which in short are the events that took place and the reasons that they did.

I realise this won't be the outcome that Mr S was wanting. But I trust that he will understand, given what I've explained, why I've made the final decision that I have.

### **Putting things right**

Santander must pay £40 to Mr S.

### **My final decision**

My final decision is that I uphold this complaint against Santander UK Plc on the basis explained above.

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

Paul Cooper  
**Ombudsman**