

The complaint

Mr M complains about customer service he received from Santander UK Plc (Santander) while they were managing his account.

What happened

When Mr M contacted Santander to ask for advice about his credit card he was kept on hold and passed from one agent to another. He complained to Santander, and they offered him £25 in compensation.

Mr M was dissatisfied with their response, and he referred his complaint to this service. Our investigator didn't think Santander's offer of compensation was unreasonable in the circumstances, so Mr M has asked for a final decision by an ombudsman.

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 know it will disappoint Mr M, but I'm not upholding this complaint. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

It wouldn't be fair for this service to insist a bank changed its operational practices such as the amount of time they allowed consumers to wait. But we can comment on whether the delay was unreasonable and whether, in the circumstances of Mr M's complaint, it caused him distress and inconvenience.

Mr M has explained that in total he was kept on hold for about 30 minutes and that he was initially passed to an agent who couldn't assist. He says that the agent who could help with his query about whether lounge access was a benefit on his card, didn't have immediate access to that information and should have.

Santander offered Mr M £25 in respect of the distress and inconvenience caused and I think that was fair in the circumstances. Mr M didn't experience any financial loss and his query was resolved in what I would consider a reasonable time frame.

Mr M has explained that he isn't concerned about the level of compensation. It's the problem with Santander's system that he wants resolving. But, this service is an alternative dispute resolution service and it's not for us to tell a business how to operate. Concerns of that nature should be directed to the Regulator who in this instance is the Financial Conduct Authority.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 19 February 2025.

Phillip McMahon
Ombudsman