

The complaint

Mr H has complained about Santander UK Plc's (Santander's) new mobile banking app, as it causes him difficulties and isn't suitable for his needs.

What happened

- In early 2024 Santander migrated customers to their new mobile banking app.
- Mr H is neurodivergent and has said he's found this app to be more difficult to use, because of the number of moving images and the brightness of colours.
- Mr H said that other banking apps have more personalisation options which would allow him to change these features.
- Mr H complained to Santander and they agreed to consider the feedback, however they didn't think they had made any errors and couldn't confirm whether the app would be changed to fit Mr H's needs.
- Mr H referred the complaint to our service as he thought that Santander should make the app easier for him to use.
- An Investigator reviewed the complaint and said that Santander's app isn't required to fit Mr H's specific needs and he could use online banking as a suitable alternative.
- Mr H remained unhappy and stated that other banks have apps with more custom options and Santander should have the same.
- He also didn't agree that online banking was a suitable alternative as it referred him back to the mobile app to authenticate his logins.

Therefore, I will be reviewing the complaint and providing my decision below.

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.

Mr H has complained that Santander failed to make reasonable adjustments for him. This means that he thinks Santander has failed their duty to make reasonable adjustments under the Equality Act 2010.

I've considered the Equality Act 2010 when deciding this complaint – given that it's relevant law – whilst mainly considering what's fair and reasonable in the circumstances.

If Mr H wants a decision that Santander has breached the Equality Act 2010, then he would need to go to court.

Santander should predict whether they may need to adapt their services to remove barriers for customers. However, it wouldn't be reasonable for me to request Santander to make their facilities perfect for everyone. Santander should instead consider potential challenges or barriers that their technology or processes may lead to – adapting things when they can, but ensuring that there are suitable alternatives available to use.

Santander has told us that their mobile banking app was designed with accessibility in mind, and they have worked to ensure that it's more accessible than the previous app. This involved implementing new features and testing it with disabled users in third party organisations.

Mr H has requested specific changes to the app and it's important that Santander considers this feedback, which they have said they will do.

From the information I've reviewed, I'm satisfied that Santander has considered potential challenges customers might experience when using the app, as they have a variety of personalisation options available, and they said these options should increase over time.

Mr H has requested a specific change to the app and while Santander should consider this, they are not required to amend their app to apply that change. It's not our services role to tell a bank what their processes should be and there are multiple factors a bank considers when they decide how to design their technology. So, while I appreciate that Mr H has found that other banks offer the level of customisation to suit his needs, I can't reasonably request Santander to do the same as other banks.

Another important consideration is whether Mr H has a suitable alternative so that he can continue to complete his banking activities. He's confirmed that he has online banking set up, but this asks for him to authenticate his login using the mobile app, so it's not suitable.

However, Mr H has provided a screenshot which shows an option for him to complete this process using a one-time passcode instead of using the app. Mr H may not have seen this option initially, but it is there, and it does provide him with the ability to manage his account without the challenges of trying to use the mobile banking app.

Although this may be disappointing for Mr H, Banks can decide as a commercial business how they design their services, if they have accessibility in mind. As I can see that Mr H is able to do his online banking without accessing the mobile app, Santander are not required to make the adjustment Mr H has requested.

My final decision

For the reasons I've explained above, I do not uphold this complaint, which means I have decided that Santander don't need to do anything differently to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 July 2025.

Chris Lowe
Ombudsman