

The complaint

Mr M has been having problems with Santander UK Plc's ("Santander") online banking app which he says impedes his ability to bank as he chose's. Mr M complains there has been a lack of support from Santander regarding this.

What happened

Mr M complained to Santander as he found at times he had difficulty logging onto its online banking through its app or website.

Santander didn't uphold Mr M's complaint as following investigation it thought that the issue was with Mr M's IP address changing and his connection not being secure and not an error on its part. Santander offered to update Mr M's mobile details for him – which he declined – and amongst other things suggested deleting and reinstalling its app and manually entering its web address in the address bar and directing him to its support pages on its app.

Mr M was dissatisfied with this and so brought his complaint to this service.

One of our investigators looked at Mr M's concerns but based on the evidence didn't think Santander had done anything wrong and that the fault was likely due to connections issues at Mr M's end and not through any error or fault on Santander's part. They thought Santander's had offered Mr M reasonable solutions to try and assist but he had declined these and so didn't think Santander had treated Mr M unfairly or that it needed to do anything more.

Mr M disagreed, he says he's attempted to access Santander's portal from multiple locations using different internet service providers, devices and at different times and despite these varying conditions the fault consistently persists. And so Mr M has asked for an ombudsman's 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.

It might be helpful for me to say here that, I don't have the power to tell Santander how it needs to run its business and I can't make it change its systems or procedures – such as the technology it uses to provide its banking app. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr M has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr M back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Santander can't say for sure what has been going wrong when Mr M has had issues logging into its online banking through its app or website.

I appreciate this is deeply frustrating for Mr M as he just wants to get to the heart of the matter and understand what is going wrong. But sometimes it is just not possible to identify exactly what is causing a problem or whether it is due to Santander, Mr M or an external issue outside of both Mr M and Santander's control.

But Santander's internal screenshots show Mr M has and is able to successfully log into his account using Santander's banking app and online portal - and my understanding is much more often than not. So I think the problem Mr M is having is more likely to do with his IP address or mobile service provider and connectivity issues as Santander suggests.

Indeed, Mr M has told this service that he's had similar issues with other banks which I think reinforces this theory. So based on the evidence I've seen I can't say the issues Mr M is having is due to anything Santander's has done wrong or an error on its part. If it was I would expect that Mr M wouldn't be able to log on at all and given the amount of customers banking online with Santander - if the issue was internal - I'd expect there to be more reported problems.

And just because Santander can't say what is causing Mr M's issues when logging into its online portal doesn't mean there has been an error on its part or that it has treated Mr M unfairly.

All Santander can do in this situation is to try to work out - with Mr M's assistance - what the problem is and offer different solutions to try and resolve it. And my role in this is to decide whether the actions Santander have taken to do this are fair and reasonable in the circumstances.

Mr M says Santander has failed to investigate the issue or provide proper support and just passed it off as a connectivity issue.

And having considered everything I disagree. Santander investigated the matter and could see that Mr M was able to log onto its app more often than not and that when there were issues it was due to Mr M's IP address changing and him not accessing the website correctly and has explained that if the connection isn't secure enough its app and online banking will automatically log him off for this reason.

So based on this I think Santander reasonably came to the conclusion the problem was due to connectivity issues rather than an issue with its app or portal. Santander suggested deleting and reinstalling and updating its app and switching on and off his wifi as well as offering to amend his details (updating his mobile number) and to fulfil his banking needs over the phone - which Mr M declined.

So I can't see what more Santander can do to assist when there is no evidence that the issue is an internal one.

In situations such as these I would expect both parties to work together to try and resolve the issue. Mr M has mentioned he's had similar situations in the past and that developers have helped resolve the issue. But I can't see that Mr M has informed Santander or this service what the issues in the past have been or the solutions. Perhaps if Mr M provided with Santander with this information this would be of assistance and it could then provide further support. But in the circumstances I think what Santander have done is reasonable - especially when it looks like the issue is one at Mr M's end and outside of Santander's control.

So on this basis I don't think Santander have treated Mr M unfairly as it has tried to do different things to support Mr M and I can't see what more it can do and so it follows I don't uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr M's complaint against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 March 2025.

Caroline Davies
Ombudsman