

The complaint

Mr N complains about the service he received from Santander UK Plc when he called to unblock his credit card.

What happened

On 9 April 2024 Mr N called Santander because his credit card had been blocked and he needed it to be unblocked. Mr N heard a recorded message and was placed on hold for around 7 minutes. He then heard an agent say hello and the call disconnected. Mr N waited to see if someone would call back, but they didn't, so he called again and after waiting for around 2 minutes was connected to an agent.

Mr N complained to Santander. Santander didn't uphold the complaint. In its final response dated 12 April 2024 it said it could see that Mr N had made a call to them at 08.38 on 9 April 2024. Santander said that it had listened to the call and could hear that the advisor said hello, but the call was muffled and then disconnected. Santander said the same advisor had tried to call Mr N back at 08.46 but was only able to reach his voicemail. Santander said that having spoken to the advisor they had confirmed that they were having microphone and software issues which was why the call had ended. Santander said the advisor had followed the correct policies and procedures by attempting to call Mr N back.

Mr N was unhappy with the response and brought his complaint to this service. He said that he would've expected the advisor to explain that they were having microphone and software issues and offer to call back. Mr N also said that although the advisor had called back and reached his voicemail, they had not left a message, so he was unaware that they had called back.

Our investigator didn't uphold the complaint. He said that whilst he understood Mr N's concerns about not being able to speak to the advisor on the initial call, he thought that Santander had investigated the issues and provided a fair outcome. The investigator said the block on the card hadn't been placed in error.

Mr N didn't agree. He said he wasn't complaining about the block on the card but was complaining about the difficulties he faced when he contacted Santander to remove the block. Mr N said that once Santander had reached his voicemail, they should have sent him a SMS message to advise him that an advisor had attempted to contact him but had been unsuccessful. Mr N said it was via a SMS message that he'd been informed about the block, so he was aware that Santander had this method of communication.

Mr N made a request for the case file documents. Having reviewed these, he made further points for the ombudsman to consider. Mr N said he couldn't see any evidence in the form of call notes to confirm that the advisor was having microphone and software issues. He said he would have expected the advisor to make a note on the system. Mr N also said that where the notes referred to "No answer and voicemail left", it wasn't clear whether this meant no answer, but a voicemail was left, or no answer and no voicemail left. Mr N said he wanted the ombudsman to consider whether a voicemail was left or not.

Because Mr N didn't agree with the investigators opinion, I've been asked to review the complaint.

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 N, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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.

Firstly, I appreciate how frustrating it must've been for Mr N to have to wait for his call to be answered and then have the call disconnected. I understand that Mr N was keen to speak to an advisor to have his card unblocked and that he was caused inconvenience when he had to make a second call.

I've looked into whether Santander made any errors here.

I have no reason to doubt Mr N's version of events when he says that the call was answered and then disconnected.

Santander has said that the first call was answered but then disconnected by the advisor due to the advisor having issues with their microphone and software.

Mr N has suggested that the advisor should've explained that they were having issues and offered to call him back. I agree with Mr N that this would've been helpful so that he could be made aware of what the problem was. However, the issue with the microphone meant that the advisors voice was muffled, so I don't think any explanation would've been heard properly.

Santander has said that the advisor attempted to call Mr N back soon after the call was disconnected, but that the call went through to Mr N's voicemail. Santander has explained that it has a policy of not leaving voicemails for security reasons.

Mr N has said that he wants the ombudsman to consider whether a voicemail was left or not. I've reviewed the system notes and I agree that these are capable of being interpreted in two ways. However, Santander has stated that it has a policy of not leaving voicemails and Mr N himself has said that he didn't receive a voicemail. So, I can reasonably conclude that no voicemail was left.

I've thought about whether Santander should've left a voicemail. Santander has stated that it has a policy of not leaving voicemails for security reasons. This service isn't able to require a business to change its policies and procedures. Only the regulator can do that. In this case, I'm satisfied that Santander hasn't made an error by not leaving a voicemail because it has acted in line with its policies and procedures.

Mr N has also suggested that Santander could've sent him a SMS message to let him know that they had tried to call him. Again, I agree that this would've been helpful. But even if this had happened, I think Mr N would've responded to the SMS by calling Santander back, which is what he did anyway. So on balance I'm not persuaded that a SMS message would have made any difference.

Taking all the available information into account, and whilst I recognise that Mr N has been caused some inconvenience here, I'm satisfied that Santander hasn't made an error or treated Mr N unfairly or unreasonably. I won't be asking Santander to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 2 April 2025.

Emma Davy
Ombudsman