

The complaint

Mrs R complains about the service she received in a branch of Santander UK Plc in respect of a new PIN number and said a member of staff wouldn't let her speak when she complained.

What happened

Mrs R had a new PIN for her bank card sent to the branch. She said this was different to the PIN that she requested. When she asked the bank employee to help her identify the PIN on the letter she had received, she said the employee scratched the PIN cover and read it in front of everyone. She said when she tried to change the PIN the ATM wouldn't let her.

When Mrs R complained to Santander, she said it only considered the issue of the PIN and not the behaviour of its staff member who wouldn't let her speak. Mrs R would like compensation and for Santander to acknowledge the actions of its employee.

In its response Santander said it hadn't made a mistake. It said the member of staff Mrs R dealt with doesn't know her PIN and had tried to guide her to the process for changing the PIN, but Mrs R had been unable to do so and agreed to keep the PIN she was sent.

Santander said when it spoke to Mrs R by phone its member of staff tried to help her, but at times both were speaking simultaneously. However, Mrs R had said when she remembers something she says it straightaway, in case it's forgotten, which meant she spoke whilst its staff member was answering her last question. Santander did not agree that its staff member was rude or rushed Mrs R in any way, and said she allowed her to explain her concerns.

Mrs R wasn't happy with Santander's response and referred her complaint to our service. Our investigator didn't recommend that it be upheld. She said Santander's member of staff stated that Mrs R scratched the PIN cover off herself, and Mrs R's PIN isn't known to her.

The investigator said if Mrs R scratched off the PIN cover, there wouldn't be any negative impact as this is the intended way for customers to reveal their new PIN to themselves. If the member of staff scratched off the PIN cover and read it out loud, then Mrs R was given instructions, both verbally and in writing, on how to change the PIN. The investigator said she had not found any errors by Santander.

Mrs R disagreed and requested an ombudsman review her complaint. She felt she's been accused of lying and Santander are getting away with a disgrace. Mrs R said when she called Santander its adviser stated the member of staff's behaviour was very unprofessional. She said Santander hasn't tried to help her and she needs help with changing her PIN.

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.

Mrs R has also complained about Santander ordering her a new PIN number when this hadn't been requested. This complaint has been considered separately.

I was sorry to learn that what should have been a straightforward process of obtaining activating a new PIN has turned into a distressing experience for Mrs R. Part of my role is to determine whether what took place was fair and reasonable and whether Santander followed the process correctly.

In assessing whether Santander acted fairly, I've taken into account the relevant rules and guidelines along with good industry practice. There are general principles that say a bank should conduct its business with due skill, care and diligence and pay regard to the interests of its customers.

When Mrs R visited a branch of Santander she spoke to a member of staff to help her identify the PIN on the letter Santander had sent her. She said the member of staff took the letter and shouted the PIN loudly and everyone around them could hear it. I've also seen Santander's member of staff's recollection of speaking with Mrs R in branch. This differs in that Mrs R is described as having scratched off the cover to reveal the PIN to herself.

I can see that Mrs R has been very concerned about the security of her PIN as she was worried it is known to other people. If a member of staff acts in the way Mrs R has described, we would consider that to be very unprofessional. However, Santander's member of staff said that they do not know Mrs R's PIN.

When we have differing accounts of a conversation, we have to look at other evidence to decide what is most likely to have happened. In this case there has been no evidence of misuse of Mrs R's card after her branch visit that might have indicated poor PIN security at the branch. I'm pleased that Mrs R has been able to use her card and PIN with no issues. I hope Mrs R understands that I can't uphold her complaint about her PIN in the absence of any supporting evidence.

I've listened to Mrs R's calls with Santander where she said the member of staff was rude and talked over her. The member of staff may have been a little over-eager in her interventions, but she wasn't being rude and tried hard to help Mrs R by answering her questions.

It seems that when Mrs R tried to change the PIN at the branch ATM, she was unable to match the number on the first and second attempt, so she was unable to change it. I think Santander's staff tried to help her but could not input her PIN for security reasons. I'm sorry that Mrs R wasn't able to change her PIN. If she still wishes to change her PIN she needs to use an ATM and follow the instructions. Branch staff are limited in the help they can provide in order to maintain the security of a PIN.

Our service investigates the merits of complaints on an individual basis. And that is what I've done here. I think it's important to explain that my decision is final. I realise that Mrs R will be disappointed by this outcome though I hope she appreciates the reasons why it had to be this way.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 14 April 2025.

Andrew Fraser
Ombudsman