

The complaint

Mr D complains about the service and support he received from Santander UK Plc ("Santander") when he contacted it about an inbound payment.

What happened

Mr D paid cash to rent a car while abroad and when it came to getting the £100 deposit back he provided incorrect payment details for his bank account – the wrong IBAN - to the rental company resulting in him not receiving the funds back.

Mr D contacted Santander over webchat about this on 2 August 2024 at 05:33 but as it was outside of business hours no one was available to speak to him. An agent of Santander's responded to his message at 08:26. They explained that if the account details provided to the payee were incorrect then the payment wouldn't be applied to his account and should be sent back to the payee. If the payment hadn't been returned, then a trace would need to be completed on the payment with the sending bank. But Mr D failed to respond to this and so the chat was closed at 09:37.

Mr D messaged Santander again on 8 August 2024 at 12:43 and said he wanted to raise a complaint. Mr D was unhappy with Santander's contact through webchat and the wait times and wanted to be contacted by email. Mr D was informed by a bot it could take up to an hour to get a response and advised he could leave the chat and Santander would send a notification when an agent had a response. Santander's agent responded at 12:50 but again because there was no further reply from Mr D the chat ended at 13:22.

Mr D complained to Santander about all of this. He says when he called Santander lines kept disconnecting and he didn't receive any notifications informing him that a response had been provided and that he wasn't always going to be on his phone to receive such notifications. Santander didn't agree there had been an error on its part regarding the tracing of the payment and had no record of Mr D calling it at the time but offered Mr D £40 for any distress and inconvenience suffered.

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

One of our investigators looked at Mr D's concerns but didn't think Santander was at fault for Mr D not receiving his refund and thought that the £40 offered by Santander was fair for any distress and inconvenience caused.

Mr D disagreed, he says despite his efforts he couldn't get hold of anyone at Santander and doesn't believe the £40 compensation offered is fair. Mr D has asked for an ombudsman's decision on the matter.

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 or the policies it sets down – such as its opening hours and the channels it uses to communicate with its customers. These are commercial decisions and not something for me to get involved with.

My role rather is to look at problems that Mr D has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr D 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.

And having considered everything, I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

Mr D admits he made a mistake when providing his bank details to receive his deposit back from his car rental. As a direct result of this – and nothing to do with Santander - Mr D didn't receive his refund.

When Mr D raised the matter with Santander it correctly explained that the car rental company would need to contact its bank – the sending bank – to trace the payment. This is obviously not the answer Mr D wanted and deeply frustrating for him as he just wants to receive his money back and there is no easy way to achieve this without going through the car rental company. But it is the only answer Santander could reasonably give as it simply isn't possible for it to trace a payment it didn't make or process. So I can't say Santander has done anything wrong here.

I appreciate Mr D had some trouble trying to get a hold of Santander about the issue, but I can't say its at fault for the times Mr D contacted Santander outside of its business hours. And nor can I say Santander has treated Mr D unfairly by not contacting him by email as per his request. Santander has explained that it doesn't use this channel of communication as its not secure and as I stated above whatever business hours and channels of communication Santander has are commercial decisions it's entitled to make.

I also appreciate Mr D's frustration at being told it could be up to an hour before he receives a response, but I don't think this is unreasonable. Some days businesses are busier than others and Santander did as I'd expect by setting Mr D's expectations around this. If Mr D couldn't wait on the webchat he was able to come out of it and receive a notification once an agent was assigned. In any case I don't think it would have made a difference to the overall outcome if Mr D had managed to get in touch with Santander sooner than he did as its response would've been the same – directing Mr D back to the rental car company.

But Santander have offered Mr D £40 compensation for any distress and inconvenienced this caused which I think is fair and so on this basis I don't think there is anything further Santander needs to do.

My final decision

For the reasons I've explained I think the £40 compensation Santander UK Plc have offered Mr D is a fair way to settle his complaint and I direct if it hasn't done so already to pay this now.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 June 2025.

Caroline Davies

Ombudsman