

The complaint

Mr E complains about Santander Bank PLC (Santander) after a transaction decline, and the service they provided when he telephoned them.

What happened

In February 2025, Mr E attempted a debit card transaction which rejected. After sourcing cash from a nearby Automated Teller Machine (ATM), Mr E telephoned Santander to query the rejection. The call was disconnected unexpectedly so Mr E had to telephone again, and as a result of the rejection, and the call disconnection, Mr E logged a complaint.

Santander investigated the complaint and found no record of declining the transaction in question. In terms of the phone calls, Santander noted that Mr E's first call was unexpectedly disconnected so they apologised but commented they were pleased to see that Mr E was able to call back soon after.

Dissatisfied with Santander's decision to issue an apology and nothing more, Mr E brought his complaint to our service.

Our investigator completed a full investigation and did not uphold the complaint. They said that the inconvenience was minimal, and therefore Santander had done enough by apologising.

Mr E disagreed with this outcome saying this was not the first time Santander had made errors and inconvenienced him, meaning an apology was insufficient, and Santander should offer some kind of compensatory gesture.

As Mr E remained unhappy, he requested an ombudsman review his 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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

I'm pleased to see that Santander acknowledged the unintended disconnection of the first call, and apologised for the impact of it on Mr E. It's frustrating that Santander haven't been able to provide the reason for the issue, but it seems clear they have investigated it.

In terms of the transaction decline, Santander have said they have no record of declining it, explaining that their evidence shows that the attempt was never presented to them. Presented with this, I can't hold Santander responsible for the transaction rejection and any inconvenience caused by the associated ATM withdrawal that Mr E made. Going forward, Mr

E may want to take up this issue with the retailer to check what records they have for that time and date he attempted the purchase.

Moving onto compensation which I know Mr E has mentioned, using financial services won't always be totally hassle free and we wouldn't award for things that aren't more serious than the normal nuisances of everyday life. So just because the call was disconnected, doesn't necessarily follow that we would always award compensation – especially when the impact is minimal.

Staying with compensation, Mr E has commented that this is one of several complaints that he has raised with Santander and in view of the number, and Santander's previous apologies, an apology here is not sufficiently meaningful, therefore compensation is warranted. But my role in this complaint, is to look solely at *this* complaint. This means I can't consider other complaints that Mr E may have raised with Santander.

In conclusion, while Mr E is likely to be unhappy with my decision, I have to base my decision on the evidence and facts presented. And as I consider Santander's acknowledgement and apologies to be sufficient here, it would not be fair to ask Santander to do anything further.

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 Mr E to accept or reject my decision before 15 July 2025.

Chris Blamires
Ombudsman