

The complaint

Mr J complains that Santander UK Plc (Santander) repeatedly made mistakes when he requested a new card to be sent to him. This resulted in him not having access to his card for a prolonged period of time.

What happened

Mr J says he had been trying to obtain a new bank card but despite multiple requests he didn't receive one for a long time. He says he ordered a new bank card in October / November 2024 which didn't arrive. He then ordered a new card in early January 2025, again, this didn't arrive, so he requested for the card to be sent to his local branch. He eventually received his card towards the end of January 2025. But Mr J says that this issue left him without access to money for a long time.

Santander apologised for any errors it had made and offered to pay Mr J £50 compensation. Mr J wasn't happy with this, so escalated his complaint. After discussing how this situation had affected him, Santander increased the compensation to £200.

Mr J was still unhappy. He thought the compensation amount didn't reflect the time and effort he spent trying to sort the situation out. He brought his complaint to us and one of our investigators reviewed his concerns. While she understood his frustration, she thought that Santander had done enough in the circumstances.

Mr J disagreed; he also said that when he had been in branch the staff were rude to him. He asked for the complaint to be passed to an ombudsman for a final decision, so the complaint was passed to me.

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 understand how strongly Mr J feels about this complaint. He has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

Our rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities.

I can understand how frustrating it would be to not have access to a bank card for a period of time, especially when it's relied on for day-to-day expenses. Mr J said this had been inconvenient as he had to visit the post office and the branch multiple times and make numerous phone calls. He also had to borrow money from people to support him during this time.

Santander has agreed that it made errors and offered compensation. What I need to establish is how much of the delay was due to Santander's errors to determine what I think the correct amount of compensation should be.

Santander has told us that it doesn't have any record of Mr J requesting a card in October / November 2024 but has agreed that this may be due to a system error. From looking at the contact notes, I can't see Mr J addressed the lack of delivery with Santander at the time. But there is a record of Mr J being in branch at the end of October 2024 and at the end of November 2024 so, on the balance of probabilities, I'm going to accept this did happen and that Santander failed to send out the card.

Santander has provided an overview of what cards its system shows have been requested. I can see a card was ordered on the 2 January 2025, however due to a system issue, it wasn't dispatched until the 3 January 2025. Santander has agreed that an error occurred here, but did dispatch the card the next day. Unfortunately, it doesn't look like Mr J ever received this card but I can see that Santander did dispatch it. I can't hold Santander responsible for the card not arriving, that may be an issue with the postal service. This card was then blocked and re-ordered on the 21 January 2025 to Mr J's local branch. I can see that this new card was collected by Mr J at the end of January 2025.

Mr J says that when he went into branch to check on the status of his card, he was treated poorly and at one point a staff member said they would call the police. We've asked Santander for further information regarding this and it has provided us with its testimony. It states that despite informing Mr J of when the card would likely arrive, he came into branch repeatedly before this date and had been very frustrated and was often shouting. It's extremely difficult to make a finding on something which happened face-to-face – especially when the accounts of both parties differ slightly. But from what I can see, Santander was trying to help Mr J with the issues he was having the best it could in the circumstances.

In summary, it is evident that there has been issues that prevented Mr J receiving his bank card and I can understand the frustration that this caused. His first request for a card wasn't processed and the second was delayed and then failed to turn up. He then had to wait while it was sent to the branch. However, from what I can see, Santander are not wholly responsible for all of the delays. And when Santander had been made aware the card hadn't arrived, it reissued it promptly and supported Mr J with alternative ways of receiving the card when it didn't arrive at his registered address. This is what I would expect it to do.

Santander has acknowledged that errors were made and offered £200 compensation. Taking into consideration the time and effort Mr J spent trying to sort out the issue and the inconvenience of having to manage without his bank card, I think the offer of £200 is fair and in line with our compensation guidelines.

My final decision

My decision is that the offer Santander UK Plc has made to Mr J is fair and reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 23 July 2025.

Sarah Green
Ombudsman