

The complaint

Mr S complains that Santander UK Plc ('Santander') should pay him more compensation, after admitting it provided poor service when he was unable to use his debit card whilst abroad.

What happened

Mr S attempted unsuccessfully to use his debit card whilst on holiday overseas to withdraw cash from his account. He was unable to resolve the issue in a local overseas Santander branch and he then had a series of phone calls with various Santander agents. He was given different information by different call handlers about why he was unable to withdraw cash using his debit card.

It wasn't until a week or so later that Santander identified the cause of the problem and told Mr S that he hadn't removed an international payment block that he'd put on his card a few weeks earlier. Mr S removed the block he'd set up which resolved the issue.

Santander upheld his poor service complaint and paid Mr S £160 total compensation. This was made up of £100 compensation for its poor service and £60 to cover costs incurred for having to use his credit card when he couldn't withdraw cash on his debit card.

Our investigator thought that Santander had dealt with Mr S' complaint fairly and reasonably and didn't recommend that it needed to do anything more.

Mr S disagreed with our investigator, mainly saying that the compensation paid didn't reflect the impact what happened had on his holiday, given the hours spent on the phone trying to sort out the issue. And he was unhappy about the way he was treated by a call handler who he said was rude and unprofessional.

The complaint came to me for a final decision.

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.

This includes listening to the call recordings provided.

Having thought about everything I've seen and been told, I've independently reached the same overall conclusions as our investigator. I'll explain why I say this.

As the background circumstances are not in dispute and Santander has upheld Mr S' complaint, I don't need to say more about what happened. I will concentrate on the question of fair redress, which is the main reason Mr S has requested an ombudsman referral.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint. One way we would try and do this impartially here is to put

Mr S in the position he'd be in if Santander hadn't been responsible for the poor service issues it has admitted. So my starting point is to think about the impact on Mr S of what happened.

I recognise that Santander's admitted poor service would've been frustrating and inconvenient for Mr S, especially given that he was on holiday overseas and he wanted to get cash out of his account to fund day to day expenses. But when thinking about the extent and impact on Mr S of Santander's poor service here, I've also taken into account that the root cause of the problem wasn't Santander's fault.

Mr S couldn't use his card in a cash machine overseas because he'd set the card controls himself a few weeks earlier to switch off the feature that enabled him to use the card for payments and cash withdrawals when he wasn't in the UK.

When Mr S re-set the settings via his mobile banking app to show 'International payments active' on his card, this resolved the issue.

Santander said it isn't obvious on its system how customers set their own card controls. And I don't consider Santander acted unreasonably when it blocked the withdrawal attempts Mr S was making because this was in line with his instructions according to the way he'd set up the card features. Nonetheless, I agree that Santander's failure to identify that this was the root cause of the problem sooner amounted to poor service. So it's reasonable to expect Santander to pay fair compensation here.

Whilst Santander has admitted poor service – that's not in dispute – I've also thought about the way Mr S was spoken to on the phone. I am satisfied that the Santander agents I've heard speaking to Mr S dealt with him throughout in a respectful and professional manner. I'm sorry for how he felt during the call with one agent who said he'd '*send an email*'. I can understand why Mr S might've felt his complaint wasn't being treated with the urgency he felt was needed in his situation. But this comment simply reflected Santander's internal communication process – it didn't mean Mr S should expect a delay before his problem was looked at by the next team. And whilst I can hear that from time to time the agent and Mr S were speaking over each other, I think this was just an unintended consequence of them each explaining their viewpoints when they thought the other party misunderstood. From what I can hear of the conversation, I don't consider that the call handler was intentionally rude.

Keeping all this in mind, I think the total amount of £160 compensation paid by Santander is fair and reasonable in all the circumstances. It reflects the upset and inconvenience Mr S was caused by Santander's admitted poor service and covers the extra cost incurred when he had to use a credit card instead of cash. Beyond this, I don't agree that Mr S' experience warrants further compensation. Looked at overall, I am satisfied that £160 matches the level of award I would make in these circumstances had it not already been paid. It is in line with the amount this service would award in similar cases, and it is fair compensation for Mr S in this particular situation.

My final decision

My final decision is that I do not uphold this complaint as I am satisfied that Santander UK Plc has paid Mr S fair compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 June 2025.

Susan Webb
Ombudsman