

The complaint

Mr B complains that Santander UK Plc provided poor customer service when handling his fraud claim.

What happened

As the circumstances of this complaint are well known to both parties, I have summarised them briefly below.

In or around January 2025, Mr B contacted a car rental company via a social media platform in an attempt to resolve a dispute he had with it. A purported representative of that company contacted him back and agreed to resolve the dispute by reimbursing the charges he'd paid.

In order to receive that reimbursement, Mr B was instructed to open an account with a third-party money remittance service and link his Santander bank account to it. Mr B was then instructed to make payments to that account for verification purposes, but was told these had failed.

Mr B became suspicious and hung up the call. It was at this stage he realised that payments had been made from his Santander account to the money remittance account and transmitted onward without his authority.

Mr B contacted Santander to report the fraud. But when dealing with his claim, Mr B was unhappy with the way in which representatives of Santander treated him. In summary, he complains:

- he was accused of sending the funds on from his money remittance account, despite not authorising these payments.
- it was insinuated that he'd downloaded malware, as this was the only way the fraudster would have been able to access his account, despite explicitly denying this.
- Santander's representatives were confrontational and the scripts they read to him felt impersonal and unprofessional.
- he ought to have been provided with a copy of Santander's final response letter sooner via a digital portal, rather than having to wait for this to be delivered by post.

Santander considered Mr B's concerns and upheld his complaint in part. While it found it was not liable for his loss, it agreed that its representatives could have provided a better service. It apologised to Mr B and provided feedback to its staff.

Mr B remained unhappy with Santander's response, so he referred his complaint to our service for an independent review. An Investigator considered the complaint but didn't recommend it be upheld. They concluded that Santander's response was fair and reasonable in the circumstances.

Mr B remained unhappy with the outcome, so it has now been referred to me to decide.

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.

Mr B has now had his funds reimbursed to him after raising a claim with the money remittance provider where his funds were lost from. So, it's not necessary for me to consider Mr B's claim for reimbursement here.

Furthermore, it is clear from reading Mr B's submissions that he is primarily unhappy with the way in which Santander has treated him during this claim. Therefore, my decision will focus on this element of his complaint.

Having read Mr B's submissions carefully, he has referred to his disappointment that the Investigator did not recommend a "financial penalty" for Santander in their review. Because of this, I think it's important to set out to Mr B that the role of this service is not to fine or reprimand businesses for poor service or business practice. That is the role of the Financial Conduct Authority as the regulator of financial businesses.

Our service's role is to consider individual complaints made against financial businesses. And where errors have been made, and distress and inconvenience caused to that complainant, our service can award compensation for the impact caused. But it is not always appropriate to award monetary compensation; there are occasions where our service finds an apology and feedback to be an appropriate course of action. Of course, this always depends on the individual circumstances of the complaint and how an error has impacted that specific individual.

Here, Mr B is unhappy with some of the language and inferences made by Santander's representatives in the calls he had with it. I would like to assure Mr B that I have listened to all the relevant calls carefully to understand what has occurred.

Fraud reporting call – 22 January 2025

In this call, Mr B explained the fraud that had been committed against him. The representative did ask several questions of Mr B to understand how the fraud unravelled.

There were some crossed wires, with both Mr B misunderstanding some of the questions—through no fault of his own—and the representative then asking further questions as they couldn't fathom how the fraud had occurred considering Mr B's responses.

The representative also didn't pick up on a response Mr B provided, disclosing that he was given the password for his money remittance account. But this was clearly an innocent oversight and didn't result in any contention on the call.

The representative did read scripted fraud advice to Mr B. And while I appreciate this may have felt impersonal, Santander has explained that this is to ensure its representatives are consistent and don't miss out pertinent information. I find that reasonable.

I cannot identify anything else of note on the call.

Fraud investigation call – 22 January 2025

Again, the representative went over some of the circumstances of the fraud and asked some follow up questions.

I cannot identify anything else of note on the call.

Fraud investigation outcome call – 23 January 2025

The representative provided scripted fraud prevention advice and the outcome of the claim. Mr B asked for advice on his complaint against the money remittance business. The representative stated that it wasn't something they could assist with as it was a separate business.

Mr B's wife enquires regarding the mandatory reimbursement rules. The representative explains why the payment is not covered by those rules. The representative assists Mr B with finding contact information for the money remittance business.

I cannot identify anything else of note on the call.

Mr B complains – 5 February 2025

Mr B goes over the circumstances of the fraud again as he is unhappy with the outcome of his claim. The representative asks appropriate questions and confirms they will call back once they have reached a resolution.

Mr B's wife asks further questions, and the representative does question if Mr B allowed remote access to his device. Mr B confirms he did not.

Mr B calls again, later that day, to provide more details.

I cannot identify anything else of note on the call.

Complaint outcome call – 7 February 2025

Mr B is informed that his complaint isn't being upheld. There is some back and forth over who had control of the money remittance account, but there is consensus that Mr B did have some control of this account.

Mr B is informed of next steps in terms of appeal. Mr B says he doesn't like the way the claim has been handled and that is why he will appeal.

I cannot identify anything else of note on the call.

Mr B calls enquiring about final response letter

Mr B asks where his final response letter is. The representative confirms that it has been sent. Mr B asks if it can be sent electronically and the representative confirms it cannot.

I cannot identify anything else of note on the call.

Santander has already confirmed that this was incorrect information and has apologised for this. It has also provided feedback to its representative. I find this to have been a reasonable response considering that the error was minor and didn't impact Mr B receiving the response to his complaint later than Santander was required to provide it.

In concluding

Having listened to all calls between Mr B and Santander, I have been unable to identify any points within those calls where representatives of Santander behaved in the way Mr B has alleged. Many of the calls between both parties were pleasant and professional, and the

questions asked were appropriate and proportionate.

Santander has already acknowledged that Mr B was provided incorrect information regarding the delivery of his final response letter. And it has apologised for this and provided feedback. As I have already set out above, that was a fair and reasonable response to that error considering the impact caused.

My final decision

For the reasons I have given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 January 2026.

Stephen Westlake
Ombudsman