

The complaint

Mr E complains about Santander UK Plc (Santander) after they declined a transaction attempt, and the subsequent service they provided.

What happened

In January 2025, Mr E attempted a contactless transaction with his debit card, but this was declined by Santander as Mr E had exceeded the number of contactless transactions, requiring him to use the 'chip and PIN' method. Transactions were processed successfully to the retailer in question, but Mr E complained to Santander.

Mr E made several telephone calls to Santander about the complaint and felt he was given confusing information about response timescales, and who was dealing with the complaint.

Santander investigated Mr E's complaint and issued a final response letter. In it, Santander explained about the transaction declines, apologised for a timescale Mr E was given for a response, and clarified why Mr E was told that a certain individual was dealing with his complaint, when in fact he was not. Within this complaint, Mr E raised concerns that within one of the phone calls he made to Santander, he was not treated professionally by the staff member with whom he spoke. This was also investigated by Santander who said they could not find an error made as the staff member did not act unprofessionally. Santander ended their response by declining to issue a goodwill gesture payment, something Mr E had requested.

Unhappy with this, Mr E brought the complaint to our service explaining that an apology was not enough in the circumstances.

Our investigator looked into Mr E's complaint and based on what they reviewed, they were satisfied that Santander had not treated Mr E unfairly. The investigator addressed the transaction declines but in terms of any information about who would be dealing with the complaint, as this falls into complaint handling – which falls outside of our service's jurisdiction - the investigator could not consider this aspect.

Mr E remained dissatisfied and 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 have looked at the information Santander has supplied to see if it has acted within its terms and conditions, and to see if it has treated Mr E fairly. My role is to consider all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mr E, I have decided not to uphold the complaint for broadly the same reasons as the investigator.

I won't address the transaction declines any further as I can see this was done by both Santander and our investigator. Suffice to say, Santander's decision to decline was based

on security reasons which I consider valid, plus transactions were successfully processed to the same retailer on the same day.

What appears to be the crux of this complaint is Mr E's unhappiness about Santander's refusal to award any kind of compensatory gesture. What I've considered within this complaint is the impact of anything that went wrong, and whether a monetary payment is appropriate.

I've read that Mr E feels that around £150 is an appropriate sum for his inconvenience and time, in particular because Mr E has had to bring other complaints to our service against Santander, and that Santander simply apologising each time lessens the impact of each apology.

We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is unwelcome but to be expected. I'm pleased to see that Santander apologised for the timescale information they gave to Mr E, and cleared up information they gave about who was dealing with the complaint. As our investigator stated, this service can't consider anything related to complaint handling as this is a rule set out by our regulator, the Financial Conduct Authority (FCA).

And addressing Mr E's point that his case for compensation is bolstered by the number of previous complaints about Santander he has brought to our service, my role is to consider this complaint, rather than looking at any cumulative effect of other complaints.

Within my considerations about compensation, I'm acknowledging that I've not seen any evidence that Santander did anything wrong, other than the small timescale error which had little impact, or that Mr E has suffered financially and, there's been no material losses. Looking at correspondence from Mr E, I know he will be disappointed with my decision but it's vital that I look at the complaint through the lenses of fairness and reasonability. In conclusion, I cannot fairly require 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 29 July 2025.

Chris Blamires
Ombudsman