

The complaint

Mr W has complained about the quality of Santander UK Plc's ("Santander") online chat service.

What happened

Mr W has said he is unhappy with Santander's online chat service because he says Santander can take up to 24 hours to respond to the message. But when a member of staff sends a message to Mr W, he says he only has 10 minutes to respond, and if he doesn't respond in that time, the chat is closed by Santander.

Unhappy with this, Mr W raised his concerns with Santander. Santander issued its final response to the complaint on 30 May 2025 and didn't uphold the complaint.

After Mr W referred his complaint to this service, one of our investigators assessed the complaint, and they didn't uphold the complaint.

As Mr W didn't accept the investigator's assessment of the complaint, the matter was referred for an ombudsman's 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.

Having reviewed everything, I don't uphold this complaint for broadly the same reasons that the investigator provided in their assessments of this complaint. I will explain why.

As the investigator has explained, it is beyond the remit of this service to tell financial businesses how they should operate. As such, I am unable to say that Santander should change its webchat function in a way that better suits Mr W's expectations. Having said that, I have reviewed Mr W's comments about Santander's service and reviewed the evidence provided to determine if Santander has treated Mr W unfairly or unreasonably, but I can't see that it has.

In summary, I understand that Mr W's complaint centres around the very different timescales that apply to Santander responding to webchats and the timescales afforded to customers. Mr W says it's very one sided because Santander have 24 hours to respond, yet customers only have 10 minutes to respond, before a webchat is closed. I recognise Mr W's point here, in that, if a consumer receives a webchat a day after posting a message, they could be busy at the time and unable to respond within 10 minutes.

However, Santander has explained in its final response that, even though a web chat conversation may be closed down (too quickly as far as Mr W's concerned) by Santander due to the customer not responding, it does say that a customer can come back to the webchat service, review what Santander had said in the last message and continue where they left off from. Santander says that if a customer does that, the member of staff will be able to review any previous conversations, to understand what may've been said before and continue the conversation.

In my view, what Santander says seems reasonable and is how most webchat services work. As Santander said, its webchat service is a fast-paced environment where

conversations need to be closed if there is no immediate response, to free up the member of staff to deal with other customers who are using the webchat service. This doesn't prevent the customer from contacting Santander again if needs be and continuing the conversation from wherever it was left off.

As such, whilst I recognise Mr W's frustrations with Santander's webchat service, I'm unable to say that it has treated Mr W unfairly or unreasonably in the circumstances. And whilst I recognise that Mr W may've experienced some inconvenience when using the service, I can't say that the inconvenience was at such a level as to warrant compensation.

Finally, I note that Mr W has said he's unhappy with how Santander handled his complaint. However, as complaint handling is not in itself one of the activities that this service is able to consider, I can't comment further on that issue.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 27 October 2025.

Thomas White
Ombudsman