

The complaint

Mr H complains that Santander UK Plc failed to provide him with means to access his new account and has unfairly refused to pay him its switch incentive for moving his account to the bank. Mr H also complains that Santander's staff spoke to him rudely and were unhelpful.

What happened

Mr H made a switch request to Santander on 5 June with a completion date of 16 June 2025. But he wasn't able to log on to his account and Santander couldn't help over the phone. Mr H complained and this was closed with payment of £30. Mr H said the switch completed and a bank card arrived with no PIN number, but he waited for new login details.

Mr H said neither the new log on details nor the next set would work. Mr H said Santander's advisers wouldn't send a new PIN and so he had no access to funds. He said the response from the advisers was that he should go to a branch, ignoring the distance and his disability.

After hours of calls Mr H said a manager rang and said Santander would resolve his complaint, but nothing followed as he failed security checks. He said the adviser terminated the call. Mr H said he called back and passed security, but a transfer of funds was dependent on him setting up voice ID, which he completed though it took over an hour.

On 25 June 2025 Mr H switched his account to another provider. He said Santander refused to reimburse overdraft fees of £15 from the other provider and refused his subject access request. He said a subsequent call from Santander's complaints adviser was incredibly rude and unsympathetic, and they wanted to close the complaint without dealing with it correctly.

In its response Santander said the switch completed on 16 June 2025 and the issues Mr H experienced with his account have been fixed. It said Mr H entered the incorrect banking details on multiple occasions via the mobile banking app, rather than the website resulting in a block as part of its security procedure. Santander said its letter told Mr H that logging into his online account for the first time must be via its website and not the banking app.

Santander said no error was made as it hadn't prevented Mr H from accessing his account. However, Santander acknowledged that Mr H had called on several occasions and didn't receive a promised call back and so it paid him £75 followed by a further £30 compensation.

Mr H said he was advised that the PIN was reordered but this still wasn't received, and he was told his subject access request had been accepted though he was later told this must be in branch or by letter. Mr H said he has missed the switch incentive as he closed his account too early due to the issues with Santander. Mr H referred his complaint to our service. Our investigator didn't recommend the complaint be upheld. He said Santander hadn't made any errors and the account switch completed within the required time. He said Santander sent Mr H a debit card, PIN and login detail to the same address, and transferred his funds and direct debits. He said a further PIN was sent to Mr H on 18 June 2025.

The investigator said Mr H hadn't followed Santander's instructions for gaining online access and his account was blocked for its security. He said there's nothing to suggest the problems

were caused by Santander as it sent Mr H online login details and had offered assistance. He listened to the calls where Mr H wanted access to funds whilst awaiting new login details. He said a bank can't transfer funds without security checks, but Santander's staff could've provided a better customer service – such as not keeping him on hold without an explanation. The investigator said overall Santander tried to help Mr H by providing explanations and options and he felt the compensation of £135 is fair and reasonable.

Mr H requested an ombudsman review his complaint. He said he didn't have access to his money whilst with Santander and had to open a new account elsewhere so he could live.

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 was sorry to learn that what should have been a straightforward account switching process turned into a painfully frustrating and drawn-out experience for Mr H. My role is to determine whether what took place was reasonable and whether Santander followed the process correctly. And I think it did, I'll explain why.

I sympathise with Mr H for the lack of access to funds and that his disability makes it hard for him to travel to the somewhat distant branch of Santander that he was urged to visit. He said Santander didn't care that they had left him vulnerable with no funds.

Mr H would like Santander to cover the cost of the overdraft fees he paid when he switched his account away from Santander, reimburse call costs, pay him the full switch incentive and pay compensation for the distress and inconvenience caused by Santander's errors.

Santander said Mr H's login attempts on 8, 11 and 14 June 2025 were all rejected as they were via the mobile app rather than online as advised by its letter. Mr H also attempted to login to online banking on 8 June 2025 and 14 June 2025 via the instant re-access process. However, this process can only be used successfully once the customer has logged into online banking – as this was Mr H's first attempt this process wouldn't have allowed him to gain access to online banking. Santander also pointed out that Mr H's online banking was blocked on 14 June 2025, as he had input the security number or password incorrectly.

I have viewed Santander's records and unfortunately Mr H did not follow the correct path to activate his account and much of the subsequent problems he faced in accessing his account stemmed from this mistake. The correct path for Mr H to follow was set out within Santander's letter informing him the first login needed to be completed online – and not on mobile banking. It follows that it would not be fair for me to require Santander to reimburse Mr H for overdraft fees he incurred from his new provider.

I have listened to calls between Mr H and Santander in June 2025. I have heard Santander's advisers attempting to help Mr H with options that he might follow. I think they were sympathetic to his situation though limited in what they could achieve, and unfortunately their branch was inaccessible to Mr H. And so, I don't agree with Mr H that he was given appalling service or that he was discriminated against.

Mr H spent a great deal of time on the calls to Santander and sometimes was placed into unexplained holding times. Our investigator requested details of the call costs Mr H incurred, but I haven't seen any response to this.

In order to qualify for switch incentive Mr H had to meet all the conditions set out in advance by Santander. However, as Mr H has acknowledged, he switched his account out before the incentive became payable and so the qualifying criteria for the payment were not met.

Santander, in its final response letter of 19 June 2025, provided Mr H with full details of how to make a subject access request. This followed a security question failure by Mr H and Santander's policy is for a customer in these circumstances to complete the request in writing or within its local branch. The investigator informed Mr H that a complaint about this would need to be raised with the Information Commissioner's office.

I don't doubt Mr H's strength of feeling about his complaint and lack of access to his funds. This is demonstrated by his moving the account away from Santander after a short time and losing the switch incentive payment he would otherwise have received. However, I haven't seen anything to suggest he was unable to gain access to online banking due to an error by Santander, or that it deliberately withheld his funds.

I agree with the investigator that Santander could have provided Mr H with a better service when he called, and I found its final response to his complaint to be poorly worded. However, I also agree with the investigator that the £135 compensation Santander has already paid Mr H provides a fair and reasonable response to this poor service.

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 H to accept or reject my decision before 29 December 2025.

Andrew Fraser
Ombudsman