

The complaint

Mr S is unhappy with Santander UK Plc. He received a phone message from Santander about a transaction. Mr S said he contacted Santander, but it took no action. Mr S is unhappy about the service he received, he said Santander were disrespectful and treated him badly.

What happened

Mr S rang up to talk about a direct debit transaction. He asked Santander's adviser to cancel the payment, and she did. Mr S said this was fraud and asked to speak to the fraud department. The adviser said as this was a direct debit the fraud department wouldn't be able to get involved. Mr S said he wanted a guarantee that this would not happen again. The adviser said unfortunately she couldn't provide such a guarantee as there was a possibility further attempts might be made.

At this point Mr S said he wanted to complain. The adviser understood this and offered to set up and take the details of Mr S's complaint. Mr S wasn't happy with this. He wanted to speak directly to the complaints department himself. The adviser spoke to the complaints team who said it couldn't help at this point. It confirmed the adviser should set the complaint up for Mr S.

Mr S didn't accept this. He said either the adviser must put him through or she would have to hang up on him. Mr S said he wasn't going to engage with her any further on the call, but he wasn't going to put the phone down himself either. The adviser confirmed what she could do, set up the complaint, relayed the reference number to Mr S and the actions she had carried out. Mr S didn't respond and once the adviser had completed her tasks, she explained that and ended the call.

Mr S rang again and complained about wait times to get through and that the adviser had hung up on him. Mr S complained that he was being treated with disrespect. He said Santander advisers kept interrupting him. Mr S said it wasn't taking account of his medical conditions, and he didn't have the energy to deal with this. Mr S said he had spent an hour on the phone for nothing. Mr S told the adviser not to ask him any questions and said one of his medical issues was that he forgets things.

This adviser apologised but said she had to ask a couple of points to ensure the complaint was correctly detailed. Mr S said the attitude of Santander advisers was unacceptable and unprofessional. He said there was a lack of respect and manners. He said the other adviser had hung up on him and the Santander advisers would all cover it up.

Mr S said he wasn't happy that the earlier adviser had said there was no guarantee there wouldn't be any further attempts at taking a direct debit from his account. Mr S said this current adviser kept interrupting him. But the adviser said she was trying to help him rectify the matter. Mr S made some remarks and again said this current adviser was disrespectful. It appears the adviser contacted a colleague and requested they take over the call.

The new adviser took over the call and Mr S said the previous adviser hadn't told him the call was being transferred. He made some remarks and wanted to know what the new adviser was going to do about this.

This third adviser said he would need to listen back to the calls before commenting. Mr S said this would be covered up and the adviser should look at the issues noted on the system. The adviser looked and mentioned the direct debit as the start point, and Mr S made some more remarks. Mr S concluded by saying he needed to go to the bathroom and the adviser needed to wait on the call for him to return.

A further later call from Mr S was picked up by an adviser in branch and again started with Mr S unhappy with the call wait time to get through. The adviser apologised. Mr S said it was unacceptable that elderly and disabled people had to wait this long. Mr S made the same points as he had in the earlier calls. The adviser confirmed the direct debit hadn't gone through and that the original adviser had cancelled it and set up the complaint.

Santander apologised for any issues with the service received from the telephone advisers. It understood this had caused problems for Mr S. But it said it had looked at the details and it hadn't made any mistakes. Santander said the service he received was "*professional.*"

Santander said the direct debit was attempted but went unpaid. It noted the direct debit was set up between Mr S and the merchant and if he didn't recognise the direct debit, he could contact the merchant directly to query it.

Santander didn't agree that the call advisers had been rude or unprofessional. It said the advisers had attempted to help Mr S throughout. It said when a complaint is raised it can take 3-5 working days for customers to get a call back as an investigation needs to be completed. Santander didn't identify any errors.

Santander said even though it had confirmed it couldn't guarantee any further attempts to take direct debits if any funds did end up being taken, Mr S would be able to use the direct debit indemnity scheme.

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Santander hadn't done anything wrong. She listened to the calls and said the advisers hadn't made any mistakes. Our investigator said procedures were correctly followed throughout. She said Santander had acted fairly and reasonably.

Mr S didn't accept this and asked for his complaint to be passed to an ombudsman 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.

I've read and reviewed all of the evidence provided but I'm only going to comment on the main points that I feel are central to the complaint.

I think the initial adviser trying to help Mr S deal with the initial issues around the direct debit payment made fair and reasonable efforts to carry out his wishes. She confirmed the direct debit wouldn't go through and had been cancelled. She answered honestly about whether or not a direct debit could go through in the future – and that there was no guarantee that it

couldn't. I think that was the right thing to do as it was the correct answer. I understand that Mr S didn't like the answer and was frustrated by it.

Santander said despite its attempts to resolve matters for him Mr S *"will not engage in any other alternative solutions, making a two way conversation challenging."* Santander referred to Mr S giving the adviser two choices of either putting him through or hang up on him. It made the point that it couldn't put him through and asked if he wanted to end the call, but he didn't respond and remained silent. Santander said, *"The agent carries on to log the complaint, tries to check information with him (but gets no response) confirms the reference number, asks if there is anything else, (but gets no response) and therefore ends the call."*

Santander noted when Mr S rang back he wanted to complain that the agent hung up on him. He stated the bank was rude, he doesn't trust it, and the bank has behaved unacceptably. It noted the direct debit was briefly discussed and while the agent is talking the call ends, but it is unable to confirm why.

It said in the third call Mr S refers to wait times, and it (Santander) has no respect. It noted he called the agent a loser when she asks him a question. Santander said the adviser remained calm throughout and has taken on board what Mr S stressed about his disability and the effect on his memory. It said she does point out she is trying to help him and Santander said, *"and this does come across during the call."* I agree. And I think the same can be said for all the Santander advisers. I think all of them take on board what Mr S said. I think they all listen, all remain calm and offer help and support.

When this call transfers Santander noted Mr S *"then proceeds to tell the new agent that he needs to go to the toilet, so we will have to wait. We wait for 30 minutes and Mr S does not return so the call ends."*

Santander accepted Mr S has memory issues. But Santander feels the real problem is that it's unable to take the action Mr S expects. It said there was no fraud to report, it cancelled the direct debit, and it correctly set up a complaint for Mr S.

Santander concluded Mr S had accounts open with it with zero balances. It said if he no longer needed the accounts it can arrange to have these closed for him. It said doing that would avoid any further direct debits being set up and might alleviate any concerns Mr S has.

I don't see any issues with any of the service provided by Santander.

I think it acted fairly and reasonably throughout every call and interaction it had with Mr S.

As noted above there was no fraud to report, it cancelled the direct debit, and it set up a complaint as requested by Mr S. None of the staff were rude. Every member of staff tried to do everything Mr S asked of them, and where it wasn't possible due to process each of them explained that and what else they could do to help and support him.

I understand and accept that Mr S was frustrated with the process. But that doesn't mean it did anything wrong. It's clear that it followed the correct process throughout.

I didn't find any conversations where Santander were rude, unprofessional, or disrespectful.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 December 2025.

John Quinlan
Ombudsman