

## **The complaint**

Mr and Mrs B complain that Santander UK Plc should pay them more compensation after it admitted providing poor service when it blocked Mrs B's debit card in error and there was a delay before she had an operational new card and Personal Identification Number ('PIN').

## **What happened**

When Mr and Mrs B complained to Santander, it paid them a total amount of £300. This was to compensate Mrs B primarily for errors it made, the time Mrs B spent on the phone sorting things out and the trips she'd made to a branch to obtain cash, as well as the time it took for her new debit card and PIN to arrive.

Mr and Mrs B didn't feel this went far enough to resolve things and brought the complaint to us.

Our investigator thought that Santander had dealt with Mr and Mrs B's complaint fairly and reasonably and didn't recommend that it needed to do anything more.

Mrs B disagreed with our investigator, mainly saying that she had to wait almost 3 weeks for a new card and during this time she made five trips to her branch for cash which was particularly difficult, given she had mobility issues and an injury, especially as she had to get two buses each way. She would like an ombudsman to reconsider the complaint and increase the compensation award significantly.

The complaint has come to me 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.

This includes listening to the call recordings provided. Having thought about everything I've seen and been told, I've independently reached the same overall conclusions as our investigator. I'll explain why I say this.

As the background circumstances are not in dispute and Santander has upheld Mr and Mrs B's complaint, I don't need to say more about what happened. I will concentrate on the question of fair redress, which is the main reason Mr and Mrs B requested an ombudsman referral.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint. One way we would try and do this impartially here is to put Mr and Mrs B in the position they'd be in if Santander hadn't been responsible for poor service issues. So my starting point is to think about the impact on Mr and Mrs B of what happened.

It's clear that Mr and Mrs B were let down by Santander when the first agent Mrs B spoke to about a payment she didn't recognise on 16 May 2025 blocked her debit card in error. And I appreciate that Santander's poor service was undoubtedly frustrating and inconvenient for Mr and Mrs B. It's unfortunate that the first new card ordered for her couldn't be embossed due to a further error on Santander's part. This meant that card had to be blocked and re-issued again – which was done on 23 May.

After waiting to receive it, she only discovered the replacement card wasn't working when trying to pay for food shopping and it turned out the old PIN had also changed. She said she'd been obliged to return all the items as she had no other means to pay which I can understand was embarrassing and a worry.

Even though it wasn't easy for her, Mrs B made special trips to a Santander branch when she was without a working debit card as that was the only way she could access cash for essential shopping and other daily spending needs. Ultimately, she was without a debit card and working PIN for around three weeks. This included a bank holiday around this time but I can appreciate why Mrs B feels so strongly that Santander is responsible for the trouble and upset she's been caused.

Thinking about the extent and impact on Mr and Mrs B of Santander's poor service here, I am satisfied that the total amount of £300 compensation is fair and reasonable in all the circumstances.

It broadly reflects the upset and inconvenience Mrs B in particular was caused by Santander's admitted poor service. Beyond this, I don't agree that Mr and Mrs B's experience warrants further compensation.

I haven't been provided with anything to show that Mr and Mrs B are out of pocket as a result of any poor service on the part of Santander. There's more information on our website about our approach to compensation for distress and inconvenience. And looked at overall, I am satisfied that £300 matches the level of award I would make in these circumstances had it not already been paid. It is in line with the amount this service would award in similar cases, and it is fair compensation for Mr and Mrs B in this particular situation, taking into account the difficulties Mrs B faced making the trips to and from the branch and the time taken to resolve things.

Mrs B has raised several different complaint points over the course of this matter which I haven't referred to because I have nothing further I can usefully add to what our investigator has said already. I have concentrated on what I consider to be the main points that affect the outcome of this complaint. I appreciate that my decision will be disappointing for Mr and Mrs B but I hope that setting things out as I've done helps to explain how I've reached my conclusions.

### **My final decision**

My final decision is that I do not uphold this complaint as I am satisfied that Santander UK Plc has already paid fair compensation to Mr and Mrs B.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 20 October 2025.

Susan Webb  
**Ombudsman**

