

The complaint

Mr W is unhappy with the service he received from Santander UK Plc when trying to use their Interactive Voice Response (“IVR”) telephony system or their online chatbot.

What happened

Mr W needed his full Santander credit card number but didn’t have access to the physical card. Mr W initially tried to contact Santander to get the number via online chat, and engaged with their automated chatbot, but had no success. He then called Santander and engaged with their IVR system, but after approximately three and a half minutes without being put through to anyone, Mr W ended the call and raised a complaint.

Santander responded to Mr W and provided his credit card number to him. But while Santander apologised for the difficulties Mr W had experienced, they didn’t uphold his complaint because they didn’t feel that they’d done anything wrong. Mr W wasn’t satisfied with Santander’s response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn’t feel that Santander had acted unfairly as Mr W contended and didn’t uphold the complaint. Mr W didn’t agree, so the matter was escalated 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 would have been able to have reviewed a transcript of the chat and a recording of the call. But Santander have confirmed that IVR calls aren’t recorded, with recordings only starting once a call is transferred by the IVR system to an agent. And Santander have also confirmed that they have no record of any online chat with Mr W, although they note that the chat would only be retained if Mr W had logged into his Santander online account before engaging with the chat.

In the absence of a transcript or a recording, I’m happy to accept Mr W’s version of what happened. However, I won’t be upholding his complaint or instructing Santander to take any form of action here. This is because I’m not persuaded that the frustration Mr W incurred should fairly be considered as being something which Santander should reasonably be held solely accountable for, and because I feel that there are other mitigating factors.

Mr W wanted his full credit card number and didn’t have the credit card. He therefore engaged with Santander’s online chatbot and then telephoned Santander, engaging with their IVR system and ending the call in relatively short order having become frustrated at the lack of progress. As an impartial party, I have to consider both whether Mr W’s frustration and actions were reasonable, and also whether there were other ways that Mr W might have obtained his credit card number.

Notably, Santander’s website provides a guide on how to view credit card details, including

the full credit card number. To do so, Mr W would have needed to have logged into his Santander account either online or on the mobile banking app. Santander then provide step-by-step instructions on how to view the full credit card number. Furthermore, I also note that Mr W's home address reasonably close to a Santander branch, approximately a ten-to-fifteen-minute walk, and that the branch has opening hours on a Saturday.

Regarding Mr W's interactions with the chatbot and the IVR system, I accept Mr W's frustration with the chatbot, but I also note that it would be unlikely that a chatbot would have been able to provide sensitive information such as a full credit card number, although Mr W may have been able to make progress had he been connected with a live agent.

But while Mr W has expressed his frustration at the IVR system, I'm not convinced that his ending the call after roughly three and a half minutes was reasonable. I say this because the purpose of an IVR system is to direct calls, and while the system may have been having difficulty with Mr W's request, I feel that it would most likely have connected Mr W to a live agent, once its issue identification and call directional processes had been exhausted.

So, when I consider the overall scenario here, I feel that it's reasonable that Mr W couldn't progress his request with Santander's automated chatbot, because it's unlikely that a chatbot would have been able to help Mr W without some form of referral. And I also feel that Mr W would most likely have been able to speak with a live Santander agent had he not ended the call with the IVR when he did.

I therefore find it very difficult to conclude that Santander should be reasonably held responsible for the fact that Mr W didn't obtain his full credit card number when he wanted to, and I feel that the fact that Mr W could have obtained his full credit card number by logging into his Santander account online or by potentially visiting his local branch further supports my conclusion that Santander haven't acted unfairly here as Mr W contends.

All of which isn't to say that Mr W wasn't frustrated by what happened. It's clear that he was. But it is to say that I don't feel that Santander should fairly or reasonably be considered solely responsible or accountable for any frustration that Mr W experienced, and it's also to say that I don't feel that Santander should fairly or reasonably be instructed to pay any compensation to Mr W as he would like. And because of this, I won't be upholding this complaint. I hope that Mr W will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not 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 23 February 2026.

Paul Cooper
Ombudsman