

The complaint

Mrs N is unhappy with Santander UK Plc.

Mrs N felt let down by the customer service provided by Santander. After she rang Santander she was extremely concerned about the service provided, staff training and the safety of her account.

What happened

Mrs N said she was told the only way she could contact the bank was by calling the number on the back of the card. She said this is incorrect and afterwards she discovered there are other options through other phone numbers and online which the adviser failed to mention.

Mrs N said she had originally tried to complain about not getting through on the app and had to go through a different department. Mrs N said she had been able to go through the app previously without issue. Mrs N said the Santander adviser's response was shocking and dismissive. Mrs N said the adviser said she didn't work in IT and Mrs N said this was an unacceptable response. She continued that it could affect her ability to access essential banking services.

Mrs N said this was particularly felt by her as she suffers with her mental health. She said this phone call caused her significant distress, and she felt deeply unsettled. Mrs N didn't like the adviser reading out some account number details without asking which account it was for. She said this caused her serious privacy and security concerns.

When Mrs N asked to complain she didn't like that the adviser claimed to be the only person who could do that for her. Mrs N said she was offered no alternatives and felt uncomfortable.

Santander apologised for any poor service. It said the adviser had been provided with feedback for relevant training on alternative ways on how customers can contact Santander through live chat, or phone, the number on the back of the card, and on the website. It said the number on the app had been removed and only live chat remained on that platform. Santander fed back this point to its digital team as Mrs N was unhappy about it.

Santander apologised the adviser didn't ask which accounts Mrs N wanted statements for and made assumptions instead. For the stress caused it compensated Mrs N with £60.

Mrs N remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She didn't think there was any banking error made by Santander. Our investigator accepted Mrs N found the situation frustrating and upsetting but felt Santander had acted within its terms and conditions. She felt the Santander adviser was merely suggesting the number on the back of the card as an option. Our investigator said the adviser didn't say this was the only way to contact Santander. And our investigator noted there were many ways to get a phone number for Santander including through its website. Regarding the security of the accounts our investigator said Mrs N had

already been through security and the adviser only gave partial account numbers. She didn't think this was an error.

Our investigator said this service couldn't look into complaint handling as this isn't a regulated activity. And noted details of Mrs N's vulnerabilities had been added to her Santander details. As Mrs N didn't like using the phone our investigator noted Santander staff would recommend using the online chat function. But our investigator confirmed she had to take a balanced view of the complaint and she felt the £60 was fair.

Mrs N didn't accept this and asked for her 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.

There's been a lot of detailed comments from Mrs N for which I'm grateful. But this is an informal service so I'm not going to comment on everything. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all of the evidence provided by both sides has been considered.

Mrs N maintained the adviser should have informed her of alternative ways she could contact the bank rather than limiting her option to calling the number on the back of the card.

Mrs N said Santander had already accepted the adviser should have informed her of these alternatives. Mrs N said this showed the situation hadn't been handled correctly from the outset.

Mrs N highlighted that she suffers from severe anxiety and incorrect information adds significantly to her distress levels. She was under the impression from the conversation there was no other way to reach the bank in case of emergency.

I don't dispute anything Mrs N has said. I accept this is how the conversation made her feel.

My role is to consider if Santander acted fairly and reasonably in the way it resolved Mrs N's complaint.

As Mrs N has pointed out above – Santander accept the adviser didn't give her the full picture of the options open to her. It accepts that, has apologised for it and paid £60 compensation for any distress and inconvenience this has caused.

Santander followed up by confirming in its final response, "This isn't the level of service that we aim to provide." It referred to the adviser's lack of knowledge and confirmed feedback for relevant training on alternative ways to contact the bank had been given to the adviser.

It also explained the phone number on the app was no longer in use, but as it was clear how unhappy Mrs N was about this it noted, *"I have sent feedback regarding this as well to our digital team to see what they can do about placing the number back on to the app which gives you easier access to be able to contact us."*

So, I think Santander did act fairly and reasonably in the way it accepted Mrs N's points and the actions it has taken to follow up on that. It also listed all of the options that are available to Mrs N at this time.

I understand Mrs N's concerns about a potential security risk, but I don't think there has been any security issues occur based on the phone call. It's clear at the point when account numbers were mentioned Mrs N had already been through the security check with Santander.

Mrs N said she could have been in a difficult position if she needed to contact the bank urgently. I understand that but as far as I'm aware that situation didn't arise and Santander has now updated Mrs N with all the options available to rectify that concern.

Mrs N said she doesn't feel she can trust Santander with her money. And although I understand that I can only deal with Mrs N's complaint issues. I think Santander accepted the problems it caused for Mrs N and it has acted fairly and reasonably to try and rectify that.

As mentioned by our investigator this service can't make findings on matters of complaint handling as it isn't a regulated activity.

I think Santander did make mistakes, but once Mrs N pointed these out it apologised, updated the information for her, and paid her compensation. I accept Mrs N doesn't think the amount is enough but based on the evidence I have seen I think Santander acted reasonably.

My final decision

I don't uphold this complaint.

I make no further award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N to accept or reject my decision before 16 February 2026.

John Quinlan
Ombudsman