

The complaint

Mrs S complains about the service she received from Santander UK Plc when she had problems accessing her account online.

Mrs S is represented by her husband in bringing this complaint, but for ease of reading I'll refer to Mrs S throughout this decision.

What happened

The circumstances of this complaint are well known to both parties, so I won't repeat everything in detail here.

In summary, Mrs S was unable to access her online banking. She says she tried to call Santander, but the wait times were too long. Although Mrs S is registered disabled and requires 24/7 care, she travelled to a branch by taxi with her husband to try to resolve the problem.

While Santander issued new passwords and security codes on more than one occasion, Mrs S says they didn't work, and this required further visits to Santander branches (also by taxi) before the problem was resolved.

Mrs S says the multiple return taxi fares, long waiting times on the phone and in branch, in addition to the time it took to get new online credentials that worked caused her distress and inconvenience – particularly, given her personal circumstances.

Santander apologised and credited Mrs S' account with £200. But Mrs S didn't think this went far enough to put things right. So, she referred her complaint to this service. Our investigator didn't think Santander was required to do anything more. He said he was mindful that it was Mrs S' decision to visit the branch when this was a matter that could have been resolved over the phone. Overall, he felt the £200 Santander had paid Mrs S was fair. Mrs S didn't agree. She said:

- Attempts to call Santander failed as the waiting time was far too long and there was no callback facility. Hence, she felt branch visits were necessary.
- Branch staff failed to access her account requiring new security details to be requested on more than one occasion.
- Branch staff advised her to visit the branch with her iPad so they could check the new credentials worked.
- Her ISA funds are ring fenced for a specific purpose, and not being able to access the account online caused her annoyance, stress, and loss of sleep.
- After deducting taxi fares for three visits the balance of £20 is an insult. She feels that a further £80 - £100 would be fair in the circumstances.

In the interests of resolving the complaint informally and as quickly as possible, the investigator asked Santander if it was prepared to increase its compensation offer.

Santander didn't agree to increase the compensation payment. It said that all the outstanding issues with access to Mrs S' account had been resolved and that it had compensated Mrs S with a substantial amount when taking into account the compensation paid on previous complaint referred to this service which related to the same issue.

As agreement wasn't reached, Mrs S asked for an Ombudsman to review the complaint, so the complaint was passed to me. I issued a provisional decision.

Extract from my provisional decision dated 23 October 2025

Santander has not disputed that it could have supported Mrs S better than it did. So, I don't need to make a finding on what went wrong. What is in dispute is the level of the compensation payment paid by Santander. While it seems that Mrs S accepts that £180 covers the costs of the taxi fares, she feels £20 isn't fair compensation for the distress and inconvenience caused.

But, when looking at the matter as a whole, I'm also mindful of Santander's comments about a previous complaint involving some of the same circumstances as this complaint. And, having looked at both complaints, I'm satisfied this complaint flows from the previous complaint because the problems Mrs S had accessing her online banking continued after the first complaint was resolved. But, as a consequence of having raised two complaints about the same underlying issue, Mrs S has now received £400 in compensation. So, I've thought about this carefully.

I acknowledge Mrs S' point that a large proportion of the compensation payments only covers her taxi fares. And I accept that it's likely Santander suggested she should visit a branch when the newly issued credentials didn't work for a second time. But I'm also mindful that much of what happened here was something that could have been resolved over the phone. I accept the call waiting times may have been lengthy, but I'm persuaded that resolving the problem by phone – at least initially, was a reasonable alternative to visiting a branch particularly given Mrs S' wider personal circumstances.

So, while I appreciate Mrs S' strength of feeling about what happened - overall, I've provisionally decided that the £200 compensation Santander has paid in respect of this complaint is fair and reasonable when taking into account she has now received compensation totally £400 for the same underlying issue.

Compensation of £400 (across both complaints) is in line with awards we make (when the business hasn't already made an offer) when there have been repeated errors which require a reasonable effort to sort out and caused distress and inconvenience which is what happened here.

So, I'm not intending to tell Santander to take any further action in respect of this complaint.

Responses to my provisional decision

Santander accepted my provisional decision. Mrs S submitted comments for my consideration. In summary she said:

- While both complaints related to her access to her accounts online, they are individual complaints.
- The first complaint was settled as Santander ultimately offered £200. This covered the taxi fares for two branch visits (£120) and £80 for the distress and inconvenience

caused.

- Given this complaint involved three visits incurring £180 taxi fares, £20 for distress and inconvenience is not in line with the settlement agreed in the first complaint.
- She did make repeated attempts to call Santander, but each time the wait time was far too long. And while she was reluctant to visit the branch given her personal circumstances, she felt this was required to ensure her funds were secure when she could not access the account online.

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.

Having done so, while I appreciate Mrs S will be disappointed, I've reached the same overall conclusion as that set out in my provisional decision. I'll explain why.

I acknowledge what Mrs S has said about the two complaints being separate and what happened in this complaint involved more visits to the branch than in the first complaint. But I'm satisfied that the complaints are linked as this complaint flows directly on from the first and involves the same underlying issues – Mrs S was unable to access her account online.

Mrs S has broken down the compensation payment on the first complaint as being in part to cover taxi fares and the remainder to be in recognition of the distress and inconvenience she experienced. So, I can see why she thinks the same should apply in this case.

But having looked at the first complaint, I'm not persuaded that Santander compensation offer was broken down that way. In its final response Santander offered £75 by way of an apology for the distress that had been caused, and it explained that any further problems with online access could be resolved over the phone.

But by the time the complaint had been referred to this service, Mrs S had chosen to visit the branch again. To resolve that complaint Santander said it would offer a further £75. Mrs S rejected the offer saying she would agree if Santander increased the new offer to £125. Santander agreed, bringing the total payment to £200. But I haven't seen anything to suggest that Santander broke down the compensation offer in the way Mrs S has. Rather I'm satisfied the first complaint was resolved on a mediated basis to bring the matter to a close.

And as this service didn't make any findings on the first complaint, I'm not persuaded that I can overlook that Santander had already paid Mrs S £200 compensation on the first complaint. Rather, I think it's fair to consider the events that happened here as a whole.

Having done so, I remain of the view that £400 compensation in total (£200 in the first complaint and £200 in this complaint) is fair taking into all the circumstances and the awards this service makes when an offer hasn't already been made.

I do understand that Mrs S was initially worried when she couldn't access her account online. And I appreciate that having to travel to a branch caused her inconvenience – particularly given her personal circumstances. But I think she would have been reasonably aware that the issue lay with her login credentials and that her money remained secure – at least after the first branch visit.

While I accept that visiting the branch was most likely needed after the new credentials failed to work more than once, I'm persuaded some branch visits could have been avoided by

contacting Santander by phone – particularly, as Santander had explained this option in its first final response letter. Although it seems the call waiting times weren't ideal, I find this was a reasonable alternative.

I recognise the issues with Mrs S' online credentials happened more than once, but when considering compensation, I need to consider the overall impact – not a separate amount for each occasion. And as I have mentioned above, the problems Mrs S experienced all stemmed from one underlying issue.

Overall, when taking into account all the above – including my provisional decision, I'm satisfied that the compensation Santander has already paid fairly reflects the impact on Mrs S. I'm not persuaded all the branch visits were necessary as using the phone was a reasonable alternative. And I think Mrs S would have known that the issue lay with her online credentials rather than that her money wasn't secure. So, I'm not going to tell Santander to take any further action in respect of this complaint.

My final decision

For the reasons given I do not intend to uphold this complaint in the sense that Santander has – overall, already paid Mrs S fair compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 1 December 2025.

Sandra Greene
Ombudsman