

The complaint

Mr H complains about poor service he received from staff of Santander UK Plc, within a telephone call, and face-to-face in a branch.

What happened

In June 2025 Mr H noticed a debit transaction that he was not expecting from his Santander bank account to a merchant. Mr H visited a branch of Santander about the matter, and was directed to use a telephone in an office to speak to the relevant team. Doing so, Mr H felt the staff member on the telephone was not being helpful, and refused to refer to their manager. As a result of the telephone call, the branch manager intervened, removing the phone from Mr H and asking him to leave the branch.

A letter regarding Mr H's behaviours in branch was sent to Mr H but due to a postal issue, was not received, but was later delivered. In view of his experience in branch and how he was treated, Mr H raised a complaint with Santander who investigated.

Santander responded to say they could not find they had made any mistakes, and no poor service had been identified. Santander went on to say they treat their customers with respect, and they expect the same from their customers, but this is not the experience they had when Mr H called. And the phone was removed from Mr H due to him raising his voice.

Mr H remained dissatisfied with Santander and referred his complaint to our service, adding that he would like to receive £250 compensation due to his treatment by Santander. Our investigator looked into the complaint and didn't think Santander needed to take any action.

Mr H disagreed with this outcome, regarding the actions of the branch manager as outrageous. And he pointed out that he believed if the telephone staff member had referred to a manager within the call, the issue would have been resolved. Mr H also added that an employee of Santander in the complaints unit agreed with him that what he described as the 'snatching' of the phone and dismissing his rights was unacceptable.

Accordingly, it was agreed that the complaint would be referred to an ombudsman.

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 have looked carefully at the information Santander have provided us, the communications Mr H sent to the investigator, and listened to the Santander telephone calls to see if it has treated him fairly. It's important for me to state whilst I may not comment on every aspect of the complaint, I want to reassure Mr H that I have considered everything submitted.

Turning first to the telephone call that Mr H made whilst he was within the branch, I've spent time listening to this as I'm aware of how pivotal it is to the complaint. After consideration, I'm persuaded to agree with Santander that no errors were made. It was clear that the staff member with whom Mr H spoke attempted numerous times – in the face of resistance - to explain the process and restrictions of Santander's transaction dispute process, taking into account the circumstances that Mr H provided about the transaction. And I'd like to say that to Mr H's point about how referral to a manager within the call would have resolved this issue, I don't agree as I would expect any manager on duty to be bound by the same restrictions as those faced by the staff member.

Regarding the actions of the branch manager in removing the telephone from Mr H and asking him to leave the branch, I believe that the branch manager would have only taken those steps in response to what they regarded as unacceptable conduct of Mr H. Therefore, I see these actions, and the issuing of a warning letter to be reasonable in the circumstances.

I'm very aware of how strongly Mr H feels about what he regards as the poor service he received over the telephone, and how he was treated by the branch manager, and I acknowledge this strength of feeling. That said, as I've been able to listen to the call, I've been able to satisfy myself that I have all the relevant information. And regarding the staff member's response to Mr H's conduct, whilst I wasn't present in the branch, I remain convinced that Santander's actions were fair.

On a transaction-related note, I was pleased to learn that the merchant about whom Mr H had the dispute did refund the transaction in question, bringing that aspect of the matter to a conclusion.

To address Mr H's point that a Santander staff member agreed that the way he was treated was unacceptable, I haven't found evidence which supports this.

Finally, regarding the compensation request of £250 that Mr H made, I've not found any failings on behalf of Santander, therefore it would not be fair to ask them to consider any manner of compensatory gesture.

While Mr H may be disappointed with my decision, I won't be asking anymore of Santander here.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 March 2026.

Chris Blamires
Ombudsman