

## **The complaint**

Mr M complains that Santander UK Plc made an error when he asked it to make a transfer of £600 between his accounts and hasn't recognised the seriousness of this.

## **What happened**

Mr M phoned Santander on 17 July 2025 to ask it to make a transfer for £600 between two of his accounts. In error it made the debit from a third different account he held although the credit went to the correct account. He discovered this the next day when he phoned up. The mistake was then corrected and he raised a complaint. He was dissatisfied with the response and that after the complaint was reopened he was only paid £100. And that he had needed help from a family member as a representative for the complaint.

Santander said that it doesn't dispute a mistake was made and it apologised for this. It said that it reviewed the position when Mr M later called about his complaint and took into account what he said about the impact for him. And the need for him to follow this up. Santander maintained that the amount of £100 now paid was fair.

Our investigator didn't recommend that Santander do anything more. He recognised that Mr M had been worried about what could have happened if the mistake hadn't been identified by him. This could have resulted in a payment being cancelled or embarrassment. And he'd been caused stress by what happened. Our investigator said that he'd be concentrating on what had actually happened here. And he considered that when Santander reviewed the complaint it made a payment in line with our published guidelines. He also said that he wouldn't be able to take into account any inconvenience or stress for Mr M's representative - only for Mr M.

Mr M's representative explained that Mr M remained unhappy with the outcome and had been agitated and had lost faith in Santander. The way the complaint had been dealt with by Santander was poor and he'd needed to follow this up. Mr M considered that Santander should be held to a higher standard and that he'd been treated in a disrespectful and dismissive manner.

## **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.

The facts about what happened aren't in dispute. And I take into account that this was a significant amount of money. An error was made by Santander which could have been avoided and it was Mr M that identified this. I've listened to the call he had with Santander on 18 July 2025. It's clear he pays close attention to his accounts and knew what the balances should have been. And also, at that time he indicated that £100 in compensation could be an appropriate response. When he later called Santander back on 3 October 2025 asking that his complaint be reconsidered the member of staff dealing with him seemed to accept that more should have been done initially. And Mr M was offered increasing amounts of compensation to £100 on 4 October 2025.

There are things raised by Mr M that I can't fairly put weight on here. I'm looking at any actual not potential loss to him although I recognise Mr M's worry about that. As our investigator has explained it's the impact on Mr M I need to assess and not his representative. And also, the way his complaint was handled isn't a separate regulated activity. He was in a position to refer a complaint to this service after Santander's first response letter on 30 July 2025.

I've noted from the business file information that the account wrongly debited which ends in numbers '520 does earn interest at 2.5% per annum. So, there is a small interest impact on £600 withdrawn incorrectly for a day at 2.5% per annum from this account of just over £0.04. The money should have come from a different account described as an 'Everyday Saver'. I don't have details about the interest rate for this account and so additional interest paid on the £600 that incorrectly remained in it for a day. And which would offset at least part of any interest loss. Santander didn't clarify that for Mr M despite him mentioning it during the call on 18 July 2025. But given the seemingly minimal amount involved I don't think it affects fairness if I use my discretion to deal with this now within the overall assessment of compensation.

We publish guidance about compensation and we don't make punitive awards. Here an error was made causing Mr M inconvenience and worry. He identified that error himself and so it was corrected the next day. There was no loss to him subject to what I said about interest above. But this has clearly continued to worry him leading to him contacting Santander again and also asking a family member to help him. I balance all those factors in making my assessment. And I know Mr M will be disappointed when I as a result say that I think Santander has already made an offer and paid Mr M compensation in line with our guidelines. I also think this is a fair response to everything that's happened. So, I won't be asking it to do anything more.

### **My final decision**

My decision is that I do not uphold this complaint in the sense that I won't be asking Santander UK Plc to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 February 2026.

Michael Crewe  
**Ombudsman**