

The complaint

Miss P complains that she was unable to access her account with Santander UK plc because the system didn't recognise her voice, and couldn't make a transfer to buy an ISA.

What happened

On 3 April 2025, Miss S contacted Santander. She explained to the adviser that she couldn't access her account through the voice recognition system. After checking with the technical team the adviser said that, although Miss P had been able to use the system in March 2025, it appeared to be some background noise/crackling which could explain the difficulty.

The adviser obtained permission to carry out a transfer for Miss S of £300. Miss S said that she had wanted to open an ISA with a different financial institution, P. So she was told to enquire of P in respect of any necessary steps.

Subsequently following a branch visit later in April 2025, Santander removed the voice recognition facility and Miss P was then able to access telephone banking through the use of a security code.

Later in July 2025 Miss P contacted Santander as she again had had difficulties getting through. She wanted to make a further £300 transfer. The adviser agreed to ring back to complete the transfer. However they were unable to do so as Miss P had switched her phone off.

Miss P complained that she had lost out financially by not being able to invest in an ISA before the end of the tax year and felt that this was the fault of Santander.

Santander said that it wasn't at fault but offered Miss P £50 in respect of her problems getting through to the voice recognition system.

On referral to the Financial Ombudsman Service, our Investigator said that Santander's offer was fair and he didn't agree that it had been the cause of Miss P not setting up the ISA with P, or that it had placed unreasonable barriers to stop her doing so.

Miss P didn't agree, and the matter has been passed to me for an Ombudsman's consideration.

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.

First of all I understand Miss P's frustration with the voice recognition facility not working for her. I've considered her phone calls with the adviser on 3 April. It doesn't appear that there was any fault with the system, but as the adviser explained it is sensitive to background noise. They could hear crackling on the line and said this may appear to be the fault of Miss P's particular landline. Having said that, the adviser was able to make the transfer of £300 for her.

As regards not being able to put money into an ISA, I've noted that at the time of the phone call Miss P hadn't enquired about setting up an ISA with P. And to be clear she would have needed to contact P about it first and she would have had to go to a branch of P to do this. As there was no ISA set up Miss P wouldn't have been able to transfer any funds on that day. And although Santander later set up the security code facility for her, there wouldn't have been time to do that before the end of the tax year.

Miss P had the whole of the tax year 2024-2025 to set up an ISA, And I note that previously she had successfully used the voice recognition facility. I don't think that the inability to use it on 3 April caused her to miss out on setting up an ISA.

I'm aware that Miss P does not have a mobile and does not use online banking. Banks do have to provide facilities for customers who don't use that sort of technology, but the alternatives, like telephone banking and visiting a branch are regrettably not as efficient.

Recognising the frustration caused to Miss P, Santander offered £50 compensation and I think that was appropriate in the circumstances.

With regard to the transfer Miss P wanted to make on 27 July, I note that the procedure, as before, was for the adviser to call back. This was to ensure that they were speaking with the customer on their registered phone number. Unfortunately Miss P had switched off her landline so the adviser wasn't able to speak to her again.

So overall I think that Santander acted reasonably in responding to Miss P's complaint about the voice recognition facility, and it isn't in my view responsible for her inability to transfer money or make investments.

My final decision

Santander has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Santander UK Plc should pay £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 2 April 2026.

Ray Lawley
Ombudsman