

complaint

Mrs P and Mrs T complain that Santander UK Plc has not treated them fairly in that the bank did not process a deposit to their Association's account and did not answer their request for correct account details. They also complain that the bank took too long to update Mrs T's address details. They would like the bank to pay them £250 for the distress and inconvenience its errors have caused.

background

Mrs P and Mrs T say that when a third party tried to make a deposit into their Association's account using details they had provided to him, it was not processed. They say this caused considerable inconvenience. They say they were told they had the wrong details but that when they wrote to Santander to ask for the correct details for the account, that they did not receive a response. They also complain that they had asked Santander to update Mrs T's address but had not had a response from the bank to that request either.

Our adjudicator did not recommend that this complaint should be upheld. She considered that Santander had shown that the deposit was not accepted because of the Post Office's processes, and was not a bank error. She also considered that the bank had provided evidence that Mrs T's address was updated in September 2016.

Mrs P and Mrs T do not agree, asking for further explanation of the delay in updating Mrs T's address and saying they were not warned about the issue with the Post Office.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mrs P and Mrs T have raised two issues in the course of making their complaint, and I have dealt with these in turn, below.

deposit processing

I appreciate that Mrs P and Mrs T were dismayed that account details which they provided to a third party were not able to be accepted by the Post Office, causing distress and inconvenience.

Santander has said the problem arises because the Post Office's systems can't accept a 6 digit sort code and 8 digit account number. So for making deposits at the Post Office, the old account details on the Alliance & Leicester chequebook need to be used. This wouldn't have been obvious to Mrs P and Mrs T, and it's reasonable that they would have provided the new, post-transfer details to the third party. This undoubtedly caused Mrs P and Mrs T inconvenience, and they weren't warned about it by Santander. But Santander isn't responsible for the Post Office's systems, and there are limits to what banks can warn customers about regarding third party services.

change of address

The bank has also apologised for any inconvenience caused by any failure to update Mrs T's address. This caused inconvenience when Mrs T waited for a response to her request for

correct account details, and I can understand that she would have been frustrated at not receiving a response to her letters. Santander has shown it did write in response, and that the address details were updated by September 2016 at the latest. It isn't possible to know if they were updated prior to then and the bank hasn't found evidence of earlier change of address requests.

Santander provided further explanation as to why the problem occurred. It appears that Mrs T originally made the complaint under her business account profile, and that a second, "duplicate profile" was set up in her name and while her new address was recorded for the original profile, it was not matched across on the duplicate profile. Santander tells me that the profiles have been merged to avoid future confusion.

Santander has apologised for any inconvenience which Mrs T and Mrs P have experienced as a result of both these matters, and has paid £50 by way of compensation, I consider this to be fair and reasonable in the circumstances, so I won't require Santander to increase it.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Mrs T to accept or reject my decision before 28 April 2017.

Catherine Wolthuizen
ombudsman