

## **complaint**

Miss S complains that Santander UK Plc (Santander) removed a facility which enabled her to manage her overdraft online and that this is causing her financial difficulty.

## **background**

Miss S has an arranged overdraft with Santander. Miss S was able to make adjustments to her overdraft limit online. Miss S has used this facility to both increase and decrease her overdraft limit. Miss S tried to reduce her overdraft limit and found she was no longer able to use this facility.

Santander say this is due to Miss S's credit score decreasing which meant she was no longer eligible for the overdraft limit she was requesting online – even though she was requesting a reduction. The overdraft limit she requested was more than the maximum overdraft she was allowed. This meant the request could not be approved online.

Miss S has a disability which causes her difficulty communicating verbally, so she needs to communicate in the written form. Miss S says by not enabling her to use the online facility Santander is not meeting her needs and this has caused her financial difficulty because she isn't able to reduce her overdraft limit.

Santander says it can't change how its online banking system works. So Miss S will not be able to use the online facility to manage her overdraft until her credit score improves.

Our adjudicator explored with Santander what options were available to Miss S to reduce her overdraft limit. Santander say:

- Miss S can request a reduction to her overdraft limit in writing, but that it wouldn't be able to do this on a regular basis; or
- its collections assist team could take her case and manage on a one to one basis. To reach the best and most affordable solution it would need full income and expenditure (I&E) details from Miss S as any arrangement made would need to show as being affordable. And on receipt of her I&E details, it would need to question anything that appears as unrealistic as well as addressing any unnecessary spending.

Santander says it can communicate in writing but it may prove difficult if it did need to question her I&E and gave Miss S the option to appoint someone to speak on her behalf; or if this was unsuitable

- Miss S could open a Basic Current account with top up card, redirect any credits/benefits and then let this account default. This would register on her credit file but due to Miss S's vulnerability, it would not pass the debt to external agents and would manage in house.

Our adjudicator also looked into whether Miss S was being charged the correct amount for the use of her overdraft and thought that she had, noting, that as Miss S's balance on her overdraft reduced so also did the monthly amount of interest charged.

Overall, our adjudicator didn't think Santander had done anything wrong and had dealt with Miss S's needs fairly and didn't think it should do anything more.

Miss S says not being able to use the online facility to manage her overdraft limit has caused her financial difficulty and wants Santander to compensate her for this.

So Miss S's complaint has come to me to consider.

### **my findings**

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, I'm in agreement with our adjudicator that Santander has treated Miss S fairly and I won't be asking it to do anything more.

I can see Miss S has difficulty communicating verbally and understand that this must be very frustrating for her. And in the circumstances I'd expect Santander to make reasonable adjustments to ensure all its services are available to her. And I think it's done that by offering her alternative options for helping her to manage her finances. But I don't consider asking it to change its online systems a reasonable adjustment or fair, when there are other feasible ways Miss S could manage her overdraft.

I accept that no longer having the ability to manage her overdraft limit online is an inconvenience for Miss S. But from what I've seen I don't think this has had a direct impact on her financial situation. I think Miss S would still owe the same amount of money on her overdraft whether she has the ability to reduce her limit online or not. And from what I've seen Santander hasn't charged her any more for the use of her overdraft than it's entitled to.

So, I know this will come as a disappointment to Miss S but I won't be asking Santander to do any more than it has already.

### **my final decision**

My final decision is that I do not require Santander UK Plc to do any more for Miss S than it already has because I don't think it's acted unfairly or unreasonably towards her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 26 June 2017.

Caroline Davies  
**ombudsman**