

## **complaint**

Mrs J complains about the service Santander UK Plc ("Santander") gave her when she tried to transfer a large sum of money.

## **background**

In around mid-May 2015, Mrs J tried to send a substantial amount of money abroad from her Santander account. She did this using internet banking and went through Santander's usual security procedures. But because this was unusual activity on Mrs J's account, Santander stopped the transfer while it tried to speak to her. The bank says it tried to contact Mrs J on both her landline and mobile phone numbers but there was no answer. It says that, because of this, it cancelled the transfer.

Mrs J says that, after she tried to make the transfer, she noticed the money hadn't left her account. So she says she contacted the bank to confirm what was happening and was told the transfer could take up to seven days.

Just under a week later, Mrs J tried again. As before, the transfer was blocked. This time, Mrs J was able to speak to Santander. But the call was cut off before she could confirm the transaction. Shortly after this, Mrs J went into one of Santander's branches and made the transfer that way.

Mrs J says that either Santander didn't try to call her when she first tried to make the transfer or, if it did, it should have tried more than once. She says that the reason she got cut off from the bank the second time was that she had run out of credit. And she says the bank should have tried to call her back.

Santander says it did what it should have. But it's offered Mrs J £50 to compensate her for the phone calls she's had to make. One of our adjudicators considered the complaint and thought this was a fair offer. Mrs J doesn't agree and so she's asked for the complaint to be passed for a final decision.

## **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 that, I have to tell Mrs J that I think Santander's offer is fair.

Overall, I don't think the bank was wrong to stop the transfer until it could speak with Mrs J. It's put policies in place to stop fraud. And as the transfer was unusual for Mrs J I can understand why it wanted to carry out further checks. I also think that Santander did try to call Mrs J on both her landline and mobile numbers. I say that because the bank has given me its account notes. These are date stamped and they say this was done. And I can't see any evidence that these notes were added at a later date or have been changed. The staff member also notes there was no option to leave a voicemail. In these particular circumstances – and with no ability to leave a message – I don't think Santander had to keep calling Mrs J back. I think it did what it could and it was then up to Mrs J to monitor whether the transfer had been made or not (which she did).

I've also looked at whether Santander gave Mrs J wrong information about the transfer when she phoned up. It's not entirely clear when Mrs J spoke to the bank. And it's hard to know

exactly what was said. But I can see that in her original complaint, Mrs J says she realised the money hadn't been transferred "after quite some time". And she says it was after this that she phoned the bank to query what was happening. I can see that Mrs J logged into her internet banking account just before attempting the transfer for the second time. And it's around this time that the bank has logged another call from her. So it seems likely that the contact Mrs J had with the bank was around this time. And because Mrs J tried the transfer again – and then completed it in branch the next day – I think Santander probably did tell Mrs J what was happening with the transfer.

For those reasons, I'm sorry to tell Mrs J I don't think the bank needed to do more. And I think its offer is fair.

**my final decision**

For the above reasons I direct Santander UK Plc to pay Mrs J £50 in full and final settlement of this complaint. If it's already paid some of this then it only needs to pay the balance.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 5 November 2015.

Ross Crawley  
**ombudsman**