

### **complaint**

Miss P complains that Santander UK Plc didn't act positively and sympathetically when she was experiencing financial difficulties. She wants the bank to refund all charges it's made on her account.

### **background**

The adjudicator didn't recommend Miss P's complaint should be upheld. She said that the bank had sent Miss P letters asking her to contact it or debt advice charities if she was struggling financially. The adjudicator said the bank could've asked a few more questions about Miss P's financial situation but she didn't think Miss P would've provided much more information because she was worried about losing her overdraft facility. Miss P was unhappy with this. She said the bank only sent her two letters. It implied it would withdraw her overdraft facility and that's why she felt she couldn't approach it for help.

### **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. In doing so I've come to the same conclusions as the adjudicator for much the same reasons.

Santander invited Miss P to contact it or a debt advice agency but she was worried that if she did so it would remove her overdraft facility. I can understand her worry but the bank couldn't help her with her financial difficulties if she didn't talk to it about her problems. In those circumstances I don't think the bank could have done anything more to help her.

I know Miss P will be disappointed with my decision but for the reasons I've given I can't fairly ask the bank to refund any charges.

### **my final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 15 February 2016.

Linda Freestone  
**ombudsman**