

## **complaint**

Mr B complains that Santander UK Plc didn't set up a direct debit to his credit card account. And he complains about the service he received when he raised the issue.

## **background**

Mr B moved his current account from one bank to another. He says all other direct debits he had on his old account were transferred correctly to the new one. But the direct debit to pay his Santander credit card wasn't transferred. As a result, he missed a payment to his credit card account and Santander charged him a late payment fee.

Mr B complained. He wanted Santander to acknowledge its mistake in not setting up the direct debit. And he wanted it to compensate him for the time it took to respond to his complaint.

Santander said it received instructions to cancel the direct debit from Mr B's old bank account. But it didn't receive any instructions to set up a new direct debit. It confirmed that no adverse information was recorded on his credit file as a result of the late payment. It refunded the late payment fee to Mr B as a gesture of goodwill. And it also paid him £10 to compensate him for the delay in responding to his complaint.

Our adjudicator didn't recommend that the complaint should be upheld. He said, in summary, that it was Mr B's new bank's responsibility to send a new direct debit instruction to Santander. The new bank had explained that it had done so, but had got one digit of the card number wrong. The adjudicator thought this might explain why the direct debit wasn't set up. And he didn't think it was Santander's fault. Nor did he think Santander had taken an unreasonable amount of time to respond to Mr B's complaint.

Mr B remains unhappy. He says Santander didn't handle his problem correctly. He says it should have treated his case as an urgent request to correct an error on his credit file, needing immediate attention, rather than a regular complaint. He says he was caused inconvenience when he had to phone Santander numerous times. And worrying about the situation caused him stress, which was made worse by the fact that he was planning to apply for a mortgage at the time. He says Santander admitted that it was at fault on the phone. And he considers that the fact that it paid him £10 shows that it accepts that it was at fault. But he doesn't consider £10 to be enough.

## **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've reached the same conclusion as the adjudicator, for similar reasons.

One of the digits in Mr B's card number was wrong on the instruction that his bank sent to Santander. So I think it likely that this is why Santander had no record of having received a request to set up a new direct debit for Mr B. I can't fairly hold Santander responsible for this.

When Santander found out about the problem, it refunded the late payment fee. And it's confirmed that no adverse information was recorded on Mr B's credit file as a result of the missed payment. So it shouldn't have any impact on his ability to obtain credit.

I understand why Mr B was worried about the situation. But Santander sent its final response to Mr B's complaint 11 days after he complained. I don't consider that to be unreasonable. Nor do I consider that I can reasonably hold Santander responsible for the fact that Mr B made several calls to it during those 11 days.

Santander explained to Mr B that the £10 it paid him was a gesture of good will for what it described as the delay in responding to Mr B's complaint. But I consider that it dealt fairly and reasonably promptly with Mr B's complaint. And I don't find that Santander was responsible for the fact that the direct debit wasn't initially set up. So I can't fairly require it to compensate Mr B or take any other action.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 April 2016.

Juliet Collins  
**ombudsman**