

## **complaint**

Mr H complains about the service he received from Santander UK Plc following a suspected fraudulent transaction on his account.

## **background**

On a Saturday in July 2015 a small payment was attempted from Mr H's business account. Santander's systems flagged the payment as potentially fraudulent. Santander left an automated voicemail for Mr H within a few minutes of the attempted transaction, asking him to contact it. When it didn't hear back from Mr H, it made several more attempts to reach him by phone. But it didn't succeed, so it sent him a letter.

Mr H phoned Santander on the Monday afternoon. He said he didn't recognise the payment. So Santander put a permanent block on the account and ordered a new debit card for Mr H the following day. Mr H received it four days later, on the Saturday.

Mr H is unhappy with the level of service he received from Santander, and doesn't consider that it addressed all the issues he raised when he complained. He's particularly dissatisfied that Santander didn't communicate clearly with him about when he could expect to hear back from it. He says it cut off several calls with him and didn't phone him when it said it would. And he doesn't think that it did all that it could to help him.

Santander has apologised about difficulties Mr H had contacting it to arrange for the block to be removed. And it's apologised about the fact that a particular senior manager didn't speak to Mr H. It also accepts that Mr H was told incorrectly that Santander would be able to link his personal debit card to his business account. It's offered to pay Mr H £100 to reflect the trouble and upset Mr H experienced.

Mr H isn't satisfied with Santander's offer. He doesn't think Santander investigated his concerns fully and he's had to spend additional time following up the aspects that he considers Santander hasn't addressed. He considers that Santander should pay him £250 for the inconvenience he experienced and the additional phone calls he had to make.

Our adjudicator thought Santander's offer was fair. She said, in summary, that Santander hadn't been at fault in blocking the card and had followed its procedures correctly. She thought that Santander had done all that it reasonably could do to help Mr H after the card had been blocked. She accepted that there had been a few service issues and recognised that Mr H had a lot of frustration. But she considered that Santander's offer of £100 was reasonably to reflect this.

## **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.

Mr H has raised numerous points about the service he received from Santander. I outline the main ones here, but I've taken them all into account in reaching my conclusion.

Mr H is unhappy that Santander suggested that it might be able to issue a replacement card to him more quickly than its standard timescale of 5-7 days but failed to do so. But

Santander ordered a new card for Mr H the day after he confirmed that the transaction wasn't his. And he received it four days later. This was within Santander's published timescale. And I'm satisfied that Santander did all that it reasonably could to provide Mr H with a new card as quickly as possible.

Mr H isn't satisfied that Santander did all it could to help him while he was unable to access his account. But I note that it arranged for him to be able to make a withdrawal over the counter at a branch. And it offered to lift the temporary block on his card to allow him to make urgent payments before the card was blocked permanently. I consider these to have been reasonable and practical suggestions.

I acknowledge that Santander suggested at one stage that it could link the debit card on Mr H's personal account with his business account. I consider that Santander made this suggestion in an attempt to be helpful. Unfortunately it subsequently turned out not to be possible for technical reasons. I can understand why Mr H was frustrated about this. But Mr H received his replacement card the day after he confirmed that he'd like Santander to try to make the link. I'm not convinced that he experienced significant inconvenience as a result of the fact that it turned out not to be possible.

Mr H made a large number of phone calls to Santander over a period of a few days. Mr H and Santander don't agree about whether all the calls were necessary. I've reviewed the calls and I don't find that the large number of phone calls was due to any wrongdoing on Santander's part. Nor do I consider its handling of the calls to have been unsatisfactory.

I can see that Mr H is very frustrated and dissatisfied with the service he received from Santander. I don't underestimate his strength of feeling about the matter. But Santander blocked Mr H's card for security reasons. Having done so, I consider it did all that could reasonably be expected of it to replace Mr H's card as quickly as possible. It provided him with reasonable practical options for access to the account while the card was blocked. And I find that it responded to Mr H's concerns promptly and in a reasonable level of detail. I acknowledge that Mr H feels particularly strongly that Santander didn't keep him informed about when he could expect to hear back from it. But I'm satisfied that it gave Mr H as much information as it reasonably could at the time.

Having considered everything that Mr H and Santander have said, I don't consider that I can fairly require Santander to increase its offer of compensation.

### **my final decision**

My decision is that Santander UK Plc should pay Mr H £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 November 2015.

Juliet Collins  
**ombudsman**