

complaint

Ms L complains about Santander UK Plc's customer service in relation to the registration of a Power of Attorney ('POA') on one of her accounts.

Ms L is being represented by her brother in this complaint.

background

It was arranged with Santander in 2008 so that Ms L's brother could manage her accounts. To do this a POA which was prepared overseas was shown to it. However, one of these accounts ('Account A') wasn't registered by Santander at the time – which meant her brother couldn't manage it. He recently raised this issue with Santander, but he says that getting the issue resolved has been a frustrating and lengthy process. Ms L wants compensation for the distress and inconvenience the matter has caused her.

Santander offered £100 for its customer service, but our adjudicator didn't think this was enough for the way it handled the matter. She said it should pay £200 and Santander agreed to this.

Ms L says she thinks she should get around £500 and has asked an ombudsman to take a look at her complaint.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

From what I have seen I don't think Santander is completely at fault for Ms L's brother not getting registered on Account A in 2008. When Ms L's brother wrote to Santander to explain that he was managing her accounts under the POA he listed three accounts but not Account A. It's arguable that Santander could have queried this at the time, but overall I don't think it should take all the blame for this initial problem.

With that said, I think the focus of Ms L's complaint is on how the matter has since been resolved. And I think there is no question that Santander could have done better in this case.

From the information I have, including Santander's own admissions, correspondence with the local branch and comments made on behalf of Ms L, I think that Santander wasn't clear about what she and her brother needed to do to get a POA registered on the account.

It seems that at first it led them to believe that a photocopy of the 2008 POA was acceptable. Then it said this needed to be an original copy. Then it went back on its promise that it would be able to add Ms L's brother to the account. It explained that its policy had changed on any POA prepared overseas and the document was no longer acceptable.

Santander can reasonably require Ms L to follow its new process under the terms and conditions of the account. But I think the wrong information it gave out was frustrating. The emails from the branch manager are not completely clear. Overall, it meant that the process took longer than it should have, and it seems that Ms L and her brother had to make an unnecessary trip to the branch during this time. This was difficult for Ms L due to her mobility issues. There also appear to have been one or two minor administration errors which added to the overall inconvenience too.

I can't see that Ms L has been caused any big financial loss by Santander's poor customer service but I am sorry to hear about the frustration this matter has caused her. I note that Santander did eventually clarify matters in a letter to her brother, and it admitted that it could have done better, particularly at branch level. The letter contains what appears to be a genuine apology. While this isn't always enough on its own, I do take it into account when considering what more Santander should do.

Santander has also agreed to a payment of £200 compensation. While it isn't easy to put an exact figure on these things, I think that along with its letter of explanation and apology this is about right. It's now up to Ms L if she wants to accept it to settle her complaint.

my final decision

I direct Santander UK Plc to pay Ms L £200 compensation in full and final settlement of her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 21 January 2016.

Mark Lancod
ombudsman