

## **complaint**

Mrs D complains that Santander UK Plc has stopped allowing a third party to deposit cash into her current account.

Mrs D also complains that it's difficult to speak with Santander when she calls.

## **background**

Mrs D has a Santander current account. She has difficulty visiting Santander's branch due to health problems so a third party has previously collected her pension payment from another business and paid it into her current account as cash on her behalf.

In February 2018 Santander decided to change its policy of allowing third parties to make cash deposits. Santander produced a leaflet that was available in branch setting out the upcoming changes. In April 2018 Santander's new policy came into force.

Mrs D complained and explained she needs someone else to visit the branch on her behalf. Santander responded in July 2018 and agreed to allow the third party to make payments into Mrs D's account for another four weeks but said she would need to arrange for a direct debit to be put in place to receive her pension payments in the future.

Mrs D remains unhappy and says she needs the third party to pay in her pension as cash so she referred her complaint to this service. An adjudicator looked at what had happened but felt Santander was entitled to stop accepting cash payments from third parties. And they thought Santander's agreement to allow the third party to continue making payments for four weeks was fair. Mrs D remains unhappy with the situation so her complaint's been passed to me to make a 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.

I understand that Mrs D's health means she's unable to visit her local branch and that's why she has a third party pay cash into her account. And I appreciate why she's concerned about Santander's new policy. But I think Santander has offered reasonable alternatives to Mrs D. I'll explain why.

Santander says it took a business decision not to accept cash payments from third parties earlier this year. Santander's entitled to make commercial decisions of this nature and decide how it wants to operate, including making changes to existing policies.

The Financial Ombudsman Service can't tell a business how it should handle cash payments and doesn't set the rules. That's the role of the regulator, the Financial Conduct Authority. Whilst I know Mrs D has previously been able to use a third party to pay cash in on her behalf, I've not found Santander's made an error by changing how it operates as it was entitled to make that decision.

And I think Santander's tried to offer reasonable alternatives here. It's explained Mrs D can set up a direct debit with her pension provider to make payments directly into her account. That would mean it's no longer necessary for a third party to deposit funds on her behalf. I appreciate Mrs D feels this isn't acceptable but I'm satisfied it would mean her pension payments could be applied to her account without the need for her to visit the branch personally.

Santander took note of what Mrs D told it about her health problems and in July 2018 gave a further four weeks to allow her to make alternative arrangements. From what I've seen, I'm satisfied Santander took Mrs D's circumstances into account when looking at her concerns.

Mrs D has said she finds it difficult to contact Santander. And I appreciate it can take some time to get through to it on the telephone. I can see from Santander's records that Mrs D has called to speak with her branch on a number of occasions. It might be helpful if I explain Mrs D can call Santander's main customer service number to discuss her account as well as her local branch. And that may lead to shorter waiting times when calling.

Santander's told us that Mrs D can add someone else to her account using a third party mandate. If Mrs D chooses to go ahead with that option it would mean a third party of her choice could operate her bank account on her behalf, including making cash deposits. But they'd also be able to withdraw funds and have access to her account facilities. Mrs D may wish to consider whether this option is suitable for her. More information about how the third party mandate works and how to arrange it can be found on Santander's website and by calling the customer services telephone number.

Santander's also said that Mrs D has stopped having regular deposits paid into her account. So it appears she's made alternative arrangements. I appreciate that may have been inconvenient for Mrs D. But as I've explained above, Santander was entitled to stop accepting third party cash deposits so I've not found it made an error. And I'm satisfied reasonable alternatives exist for Mrs D so I'm not telling Santander to do anything else to resolve this complaint.

### **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 Mrs D to accept or reject my decision before 11 January 2019.

Marco Manente  
**ombudsman**