

complaint

Mr O complains that Santander UK Plc didn't send him replacement bank cards quickly enough. He wants the bank to pay more compensation than it has offered so far.

background

Mr O ordered replacement debit and credit cards in September 2013. Mr O made two further requests for a new debit card later in the same month. Mr O is unhappy that it took over 10 days to receive his debit card and PIN. Mr O stopped paying his credit card bill in protest. He also stopped repaying the overdraft on his current account.

Before this service became involved, Santander offered Mr O £100 compensation and a refund of £72 of charges. Our adjudicator considered this offer was fair. He didn't consider that Santander did anything wrong when it continued to apply charges to Mr O's credit card and current accounts. And he felt that Santander didn't act unfairly when it recorded the lack of payments against Mr O's credit file.

Since this service became involved, Santander has also offered to refund £430 of unauthorised overdraft charges as a gesture of goodwill.

Mr O is unhappy with the current offer. He wants the bank to apologise in writing and pay him £100 for each of his bank cards.

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 agree with the conclusions of the adjudicator. Santander has given this service evidence that Mr O used his debit card to withdraw money in September 2013. This indicates that he received at least one of the replacement debit cards. And the bank doesn't have any record of Mr O requesting another credit card. So it seems likely that Mr O received the replacement credit card. I can't know why Mr O didn't receive all of the cards. But I don't find that Santander made any error.

Mr O stopped paying his credit card bills in protest. I don't find it reasonable to require Santander to refund any of the charges it has applied. Mr O should've maintained his monthly payments. And he didn't need his credit card to keep making payments to his account.

As Mr O's credit card account was already over the credit limit before he requested a replacement credit card, I don't find that Santander did anything wrong when it continued to apply over limit and late payment fees.

Similarly, I don't find that Santander did anything wrong when it continued to apply charges to Mr O's current account. And as Mr O's account exceeded its overdraft limit, I can't criticise the bank when it contacted Mr O as part of the collections process.

I find the bank's offer to pay a total of £100 compensation and £72 charges refund for any delay in receiving the debit card and PIN was fair and reasonable. I don't agree that Santander should be asked to pay £100 for each of Mr O's bank cards. And I don't find it reasonable to require Santander to write a formal letter of apology to Mr O.

Santander has since offered to refund £430 of unauthorised current account overdraft charges. I find this offer to be reasonable.

my final decision

My decision is that I don't uphold Mr O's complaint in the sense that I find the offer made by the bank before this service became involved was fair. I leave it with Mr O to decide whether to accept Santander's original offer to pay him £172 together with its more recent offer to refund £430 of unauthorised overdraft charges.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 7 October 2015.

Gemma Bowen
ombudsman