

complaint

Mr S complains about the service provided by Santander UK Plc and that it has made a number of mistakes in dealing with his account.

background

Mr S has raised a number of issues with Santander since September 2017. His direct debit was returned unpaid and his insurance policy cancelled. But a member of staff in a branch had said that would be avoided. He was promised charges of £190 would be refunded. His card was cancelled and he could not withdraw money in a branch. He did not receive new internet banking credentials, or a replacement card. He was unhappy with the way some of the staff he dealt with had approached his complaints. And that he seemed to be being blamed for what happened even though Santander was in the wrong.

The investigator did not recommend that Santander do more than it had already. He said that:

- Mr S had said he had previously been given an assurance by branch staff that his home insurance would not be cancelled after a problem with a payment. But Santander home insurance had then sent Mr S a letter on 31 August 2017 saying that it had not received a payment for his insurance and that it would cancel the policy if he did not make a payment by 7 September 2017. Neither he nor the branch contacted the home insurance team. Santander had paid him compensation of £100 which included a cancellation charge of £28.
- He'd looked at the charges to the account. There was no evidence Santander had agreed to refund £190 of charges. It had waived a charge of £40 for a missed direct debit. The actual charges to his account were for the use of his overdraft and made in line with the terms and conditions of his account.
- Santander had no record of Mr S's card being blocked and taken from him when he visited a branch. It said that the card was still active at that time and it could not see a record of branch staff accessing his account then. When he complained it offered to send him a replacement card. It also told him that if he was refused cash when he had adequate identification - as he said he had been - he should challenge this with the branch. Santander's case notes recorded that it had offered him a replacement card and internet banking credentials on subsequent occasions but he had then declined this.
- He'd listened to a call Mr S had with a member of Santander staff. He was told that his further complaint then would be added to an existing one. She refused to tell him what she had noted and Mr S was unhappy about this. Feedback had been given to the member of staff involved and Santander had apologised about this.
- Mr S wanted an apology about a different call he had about not receiving his internet banking log in details. The investigator did not think that the member of staff was saying that Mr S was not telling the truth as Mr S thought. The details had been sent out so he could see why Santander did not think it was at fault.
- Mr S had raised more recent issues about still not receiving a card which would need to be referred to Santander first.

Mr S did not agree. I've listened to the call he had about this with the investigator and I'll summarise what I think are the key points. Mr S was unhappy that Santander has not taken responsibility for what happened and seemed to be blaming him. It could have dealt with the root cause of the problems. He thought there is a contradiction in the way different members of staff have dealt with the issues. That is not the way he thought should have happened. He

believed he has been dealt with differently and discriminated against because he has raised complaints. In summary he said he agreed to disagree with the investigator. He had since sent an email asking about the cards he had ordered and which card Santander cancelled.

my findings

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

Mr S expects high standards and consistency from Santander; I understand that. What I need to decide is whether, where it has made mistakes or dealt with him poorly, it has done enough to resolve this. I can't look at the general standards of its complaint handling alone as this is not a regulated activity.

I've looked closely at what our investigator has said. I'm satisfied he has looked at all the complaints Mr S has made to Santander and then referred to us. I agree with what he's said and I think he's responded to the points made. I know he's said to Mr S that he cannot look at things that have happened since its final responses. And that's right as it needs to be able to look at these first. But I heard him say to Mr S that if he feels that he is being dealt with differently and discriminated against then he should put his evidence for this to Santander.

I know Mr S will be disappointed that I am not going to be asking Santander to do anything further now. I've listened closely to what he's said. But I consider it has done enough to address the complaints he has made and has offered him a reasonable resolution to them.

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 S to accept or reject my decision before 9 April 2018.

Michael Crewe
ombudsman