

## **complaint**

C, a limited company, complains that Santander UK Plc (Santander) failed to action a request to add an account holder onto C's business account. And this has caused problems for C.

Miss L brings C's complaint to our service.

## **background**

In May 2018, Miss L called Santander to order a card. During this call, she also requested a change of details form be sent to her.

In August, Miss L called Santander. She explained that she had personal things going on and was away from her home for a period of time. This meant she wasn't able to run her business. So her dad had visited a Santander branch with a signed letter giving Miss L's authorisation for him to be added to the account. But Santander didn't accept this and this has caused problems for her business.

Miss L says she's unhappy that Santander gave her incorrect information. When she spoke to Santander around May/June, they told Miss L that her friend should go in with the completed change of details form and some identification. But when her friend went in with Miss L's dad, they were told Miss L had to be present.

Miss L also says she wanted to cancel all outgoing payments apart from one which she wanted to transfer to a different account. However, as neither her dad nor friend had been added to the account, they weren't able to do this and several payments left her account.

When Miss L spoke to Santander in early August, she explained the difficulties she was having to three separate people. The complaints handler asked Miss L to email the form to him or send it by post and explained that without this form, new account holders wouldn't be added to C's account. Miss L was quite distressed and felt that Santander were putting barriers in the way of what she wanted to do.

Miss L complained to Santander but it didn't agree to uphold her complaint. Santander said:

- It didn't add a secondary account holder to C's business account as it hasn't received a Change of Details Form.
- The branch manager has confirmed that Miss L's dad visited with a handwritten request from Miss L to add an account holder to C's account, however, it wasn't able to accept this.
- During this visit her dad was given a Change of Details Form to fill out with Miss L but this hadn't been received back.
- Miss L was given the right information in the conversation on 7 August.
- A number of payments have been rejected due to insufficient funds which in turn will generate a number of bank charges. So, as a goodwill gesture, the bank agreed to waive these charges before requesting a block is placed to prevent any more and to allow Miss L time to resolve the signatories issue.

The investigator recommended that the complaint be upheld in part. She said that Santander has said any change to a business account is actioned at head office and not at the branch. Having reviewed the change of details form, she noted there are clear instructions on the

form to return it by post to the Business Banking department or by fax. And, as the correct process hasn't been followed, she didn't feel she could fairly say Santander had done something wrong.

Having listened to the calls and reviewed the evidence in this matter, our investigator explained:

- In May, Miss L asked for a change of details form.
- In June, Miss L discussed online banking registration and completed a faster payment. But she didn't discuss the change of details process further and Santander didn't say that Miss L's friend should visit the branch.
- The branch manager has said Miss L's dad visited the branch once with a handwritten note and was advised to complete the change of details form.
- The change of details form clearly states it should be posted to Santander.

Finally, she noted that when Miss L returned home in September and went into the branch to close her account she was told this couldn't be done as there were pending charges on the account. However, as our investigator thought the bank's letter to Miss L confirmed she wouldn't incur charges while the matter was being looked into, Santander agreed to write off the outstanding debit balance and any pending charges to allow Miss L to close the account.

Having considered the service Miss L received from Santander when she spoke to them on 7 August, our investigator felt Santander could've handled the call better. Our investigator noted that Miss L had to repeat herself three times and was very distressed. So she recommended that Santander pay £50 compensation for the trouble and upset caused which Santander has agreed to.

Miss L didn't agree and says Santander have caused her so much stress, anxiety and further problems. She says she was given incorrect instructions by Santander about how to add an account holder. And she has lost her business as a result of not being able to access the account. She doesn't feel Santander should get away with what they have done to her.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where there's a dispute about what happened, I've based my decision on what I think's most likely to have happened in light of the evidence.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. However, I've given careful consideration to all of the submissions made before arriving at my decision.

Having done so, I have to tell Miss L that I think the investigator's reached the right outcome here. Indeed, there's very little I can add to what the investigator's already said as I think she explained matters clearly and thoroughly.

Miss L didn't complete the information requested by Santander in the form required to change the account holders on C's business account and return it to the correct department, as outlined on the form itself. I can understand that Miss L feels this process is a barrier to her operating her account. But this is something that is required by the bank to ensure that account holders are only added onto business accounts where the business account holder

authorises this and also confirms the authority given to the new account holder. And I think this is a reasonable requirement in the circumstances.

Taking everything into account, I think it's more likely that Santander gave Miss L the correct information about how she could add an additional account holder to her account. And, as that process hasn't been followed, I don't think it was unreasonable that Santander didn't add an additional person onto C's account in the circumstances. It follows that I don't think it's responsible for the consequences of this.

I know that Miss L feels the compensation should be significantly more than the amount proposed by the investigator. However, our awards are designed to compensate consumers, not punish organisations. And, in the circumstances, I believe a total compensatory payment of £50 is a fair and reasonable amount to address the service Miss L was given during the phone call on 7 August 2018.

I know Miss L will be disappointed with this outcome. And I'm sorry to hear she's had a very difficult time. But my decision brings to an end what we – in trying to informally resolve C's dispute with Santander – can do.

### **my final decision**

For the reasons given above, my final decision is that I uphold this complaint against Santander UK Plc and it needs to pay £50 to Miss L in this matter to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L, for and on behalf of C, to accept or reject my decision before 18 January 2019.

Rebecca Ellis  
**ombudsman**