

complaint

Miss S says Santander UK PLC hasn't offered enough compensation after three payments were taken from her current account when she was paying her credit card bill online. The bank offered £545 to cover interest charges and to compensate for the trouble and upset caused.

our initial conclusions

Our adjudicator recommended that Miss S should accept the offer as it was fair in the circumstances. She said there was nothing to show there had been technical issues at the bank, and the overpayments were because Miss S had tried to make the payment more than once when she was having password issues. Miss S disagreed, saying she was told there were systems issues. She asked for an additional £150 to reflect the stress of the position she was left in, adding that she hadn't received acceptable service when she called to complain.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Miss S and Santander have provided. Whilst I know this will be disappointing for Miss S, I have reached the same conclusion as the adjudicator and for much the same reasons.

The bank has been able to show that Miss S made multiple attempts to process her credit card payment which is why three payments were taken. I can't find any grounds to dispute this explanation. It has accepted that Miss S was at first given incorrect information about a systems error, and apologised for this. I am satisfied that its settlement offer is appropriate compensation. The bank has also waived the related overdraft charges that were applied to Miss S's account.

My decision is that I don't uphold this complaint. Santander UK PLC should now pay to Miss S £545 as it initially offered: £150 to cover the interest charges and £395 to compensate her for the trouble and upset she suffered.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss S either to accept or reject my decision before 17 August 2015.

Rebecca Connelley

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.