

### **complaint**

Miss C complains that Santander UK Plc has mishandled her accounts, resulting in her being overdrawn on some accounts and finding her card on another account was not accepted. Further, she complains that the bank failed to transfer some direct debit payments to another bank, meaning she went further overdrawn on one of her accounts.

### **background**

Miss C had various accounts with the bank. She says that she was persuaded to take a card on one of them. When she tried to use the card, the PIN did not work and she was embarrassed and inconvenienced. Miss C took out further accounts and split her money in them. She was advised to use the wrong card, and went heavily overdrawn as a result. When Miss C decided to transfer some of her money to another bank, she told Santander, but the direct debits were not transferred.

The bank had blocked Miss C's card, but it had corrected this and paid Miss C £30 in compensation. The bank also paid Miss C a further £105 in relation to an incident at one of its branches over which the bank apologised. The bank has produced evidence that it sent details of the direct debits to the new bank on two occasions, but the other bank has not actioned these, with the result that the debits have continued from the Santander accounts. Charges have been made by Santander, but these are in line with the bank's normal charges. Santander has refunded £78 in charges as a gesture of goodwill.

Miss C complained to this service but the adjudicator did not recommend that the complaint should be upheld. He said that the bank had already offered compensation for its errors and had appropriately refunded charges. Miss C did not accept the adjudicator's recommendation and suggested the compensation was insufficient and her complaint had not been investigated.

### **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Although the bank has accepted responsibility for error in relation to the issue of a card, it has corrected this. I consider it paid Miss C a fair amount of compensation. Likewise, for a complaint over branch service, it has paid compensation, at a level I also consider to be fair and reasonable.

The problems with the direct debits arose when the change to another bank was not actioned by the other bank. But I can see that Santander twice told the other bank of the details for the switch to be made. In any event, Santander has refunded charges relating to this overdraft. In all the circumstances, I do not see that Miss C has been caused any further loss and I therefore do not think it appropriate to order Santander to take any further steps.

### **my final decision**

My decision is that I do not uphold this complaint.

Paul Moulder  
**ombudsman**