

complaint

Ms P complains that Santander UK Plc (Santander) has reduced the overdraft limit on her current account. She also complains that the monthly minimum repayment amount on her credit card is too high.

background

Ms P is unhappy that Santander has reduced her overdraft limit on her current account. She says that Santander has not given her a reason for the reduction.

Ms P is also unhappy that Santander won't reduce the monthly minimum repayment amount on her credit card. She says that the monthly minimum repayment which she has to make at the moment is too high and she cannot afford it.

The adjudicator did not recommend that the complaint should be upheld. He said that Santander was not obliged to reinstate the original overdraft limit. He advised Ms P that in order to reduce her monthly minimum repayments on her credit card she would need to contact the collections department at Santander.

Ms P did not agree. She says that she has incurred account fees and overdraft usage charges because she has fallen into overdraft on her current account.

my findings

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

Ms P says that she has had no choice but to use her overdraft facility on her current account because she was not given enough time to rearrange her monthly mortgage payment prior to the reduction in her overdraft limit.

Santander is under no obligation to provide an overdraft facility. The reduction in the overdraft limit is a business decision for Santander and not one with which I am able to interfere.

I have seen a copy of the terms and conditions which apply to Ms P's current account. I'm satisfied that these make it clear that if Ms P uses and/or exceeds the overdraft on her current account, Santander can impose fees and charges.

Ms P wants these fees and charges refunded. I am unable to tell Santander to do that, because the bank has acted in accordance with the terms and conditions of the account, which Ms P agreed to when she opened it.

I understand that Ms P wants to reduce the minimum monthly payment on her credit card to make her payments more affordable. Santander are obliged to treat Ms P sympathetically in this respect. I can see that Santander has already said that they are unable to discuss this with anyone except Ms P, and it has suggested that she calls the collections department.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 22 May 2017.

Emma Davy
ombudsman