complaint

Mrs R complained because there were two months when Santander UK Plc didn't pay her the interest she thought was due.

background

Mrs R had two accounts with Santander where she was paid interest for every month that she met the terms and conditions, which including having to pay in at least £500 a month. In spring 2015, she complained to Santander because she hadn't been paid interest on one of them in January, February or March. Santander said it hadn't paid interest because Mrs R hadn't paid in £500 in the relevant periods.

Mrs R said she had checked with the branch advisor, who had said her payment had gone through. She believed the advisor had misunderstood, because Mrs R also had an outgoing £500 monthly payment, and she thought the advisor had been telling her about that payment by mistake. There were no details about when this conversation took place in the branch, but Santander said it would take Mrs R's word for what had happened, and it paid her for one of the disputed months as a gesture of goodwill. But it wouldn't pay for the other two, because it said it was a customer's responsibility to ensure the account was managed so it met the eligibility criteria for interest. Mrs R wasn't satisfied and complained to this service.

The adjudicator noted that Mrs R had said she had monitored her accounts since she'd opened them, without a problem. Paper statements were sent out regularly. So he didn't see why Mrs R hadn't raised the problem with Santander until May. He also noticed that Mrs R started paying cash into her account again in April, a month before her complaint. So he thought it was reasonable to suggest Mrs R knew there wasn't a standing order going into the account regularly. He pointed out that it's a customer's responsibility to manage an account, and felt Santander had made a reasonable offer to resolve the complaint.

Mrs R didn't agree. She said surely the provider has a duty of responsibility to the customer. She said the adjudicator hadn't asked if she'd been away from home or ill. She said Santander hadn't even met her half way, and that in the past banks had made huge errors on customer accounts.

my findings

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

Mrs R's account didn't meet the requirements of the scheme for interest, in the three months in question. Mrs R thinks that this was the advisor's fault, and says the advisor told her that money had gone into the account. Mrs R hasn't given any evidence about when this conversation took place, or which of the months was discussed. Even a rough date, and any information to help identify the advisor, would have enabled the bank to ask its employee exactly what was said. But even if Mrs R is right that the advisor was confused about money going in, and money coming out, that's not the end of the story.

This is because Mrs R, like all customers, does have a responsibility to check her accounts. This includes being aware of whether or not she had actually paid in the necessary £500 to qualify for the interest, as well as checking whether Santander had paid her the interest. Mrs R received paper statements. In one of her letters to Santander Mrs R also said she hadn't been ill or away from home, and she said she knew perfectly well how the accounts worked. So I consider that it's reasonable to expect Mrs R to have checked her accounts herself by looking at her statements, as well as asking in the branch. I've also borne in mind that she left it several months before complaining.

Assuming Mrs R is correct and the advisor did give her the wrong information, I find that Santander's goodwill payment of one month's interest is fair and reasonable for that mistake, in view of Mrs R's own responsibilities to check her account, which she had previously been doing without difficulty.

So I don't uphold this complaint.

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 Mrs R to accept or reject my decision before 18 February 2016.

Belinda Knight
ombudsman