

complaint

Miss C complains about the customer service she's received from Santander UK Plc about a number of issues.

background

Miss C says the bank didn't make monthly international payments to her overseas bank account on a number of occasions. She also complains that she's had problems using online banking without a "one time" passcode, and that a cheque has been returned unpaid.

The bank acknowledged it has taken a long time to confirm it could make the monthly international payments Miss C asked to be put in place. It's now clear it told her it could do this some time ago - but only after a long investigation in which she was provided with incorrect and conflicting information. Santander says this happened because it was changing its internal systems, and because certain information was only available to limited staff members.

Our adjudicator considered the bank had given Miss C inconsistent information about this complaint – in particular about the monthly international payments. She considered the bank's failure to investigate the matter sufficiently has resulted in this complaint going on for longer than it needed to. But she also considered the delay was exacerbated by Miss C not providing this service with a key piece of information (a letter from the bank saying it could set up the monthly international payments) until the complaint had been with this service for over a year.

Our adjudicator recommended the bank should pay Miss C £350 in total. The bank has now offered her £400 to resolve her complaint.

Miss C doesn't consider this is a fair amount given the significant distress and inconvenience she's suffered as a result of these issues. She says the bank has lied to her (and this service) and is very frustrated by the amount of time taken to resolve this complaint. She says she's been caused financial difficulties because the bank didn't pay her the money she originally requested to resolve the complaint. She wants the bank to pay her £25 for each occasion the bank hasn't done what it was supposed to do.

my findings

I've considered everything Miss C and the bank have said and provided to decide what's fair and reasonable in the circumstances of this complaint.

international payments

The bank has said that the monthly international payments Miss C asked it to make couldn't be made automatically – it had to make these payments manually each month. It made some payments manually, but not always on the 4th of each month as instructed. Other monthly payments weren't made. Having considered the evidence provided, I'm satisfied that some payments weren't made because Miss C didn't have enough money in her account. The bank has said that it tried to make these payments again at other times.

The bank has apologised for its handling of the matter. It's clear that Miss C has been significantly inconvenienced and frustrated by what happened. She's had to contact the bank

about it on many occasions, and incurred bank charges on her overseas bank account as a result of late and missed payments.

Miss C also argues that she's been caused financial difficulties because the bank didn't pay her the money she originally requested to resolve the complaint. She says that if the bank had paid her the £200 she asked for at the time, she wouldn't have incurred charges on her account. Having considered Miss C's circumstances, I'm not persuaded by this. I don't consider this would've been enough to ensure she wasn't charged for using her overdraft or going over her overdraft limit - she regularly dipped into her overdraft.

one time password

Miss C says she doesn't want to register for a one time password to access her account online as she doesn't have a personal mobile phone. She says she's been in contact with the bank (by letter and on the phone) about this many times, and, at one point, was unable to access her account online without it.

I acknowledge the difficulties Miss C says she has had in relation to this issue. But the bank has told her that although it deregistered her from this, there may be occasions when she is prompted about it when she uses online banking. It seems this is because its system requires a mobile telephone number to use the facility. The bank has told Miss C that as she hasn't registered for this, her internet banking service will be limited and she'll need to contact the bank by telephone to make payments.

I appreciate Miss C's frustration with the bank's system, but I don't think it's appropriate for me to tell the bank to change it - it is entitled to set up its system in the way that it chooses. The bank has provided Miss C with the number of a team that can help her if she has difficulties online in the future. In the circumstances, I don't consider the bank needs to do more to address this issue.

returned cheque

The bank has acknowledged that it made a mistake when it responded to Miss C about this issue. At first it acknowledged the cheque was returned because of its error. Later it said it was returned because there wasn't enough money in her account to pay it. It says a card payment was pending at the time – as this payment was taken into account at the time there wasn't enough money in Miss C's account to cover the payment.

I'm satisfied by this explanation – I consider the bank was entitled to return a payment that would've taken her over her overdraft limit. The bank has waived the fee it charged in relation to this incident.

Taking the matter as a whole, I accept that Miss C has experienced a good deal of frustration and distress and inconvenience because of the bank's handling of this complaint. Her strength of feeling is clear. But it is not for me to fine or punish the bank. Bearing in mind the impact of what happened on Miss C and the general levels of awards this service makes in this area, I consider the bank should pay her £500 to resolve the complaint.

my final decision

My final decision is that I uphold the complaint. I order the Santander UK Plc to pay Miss C £500 to resolve this complaint.

Laura Forster
ombudsman