

## **complaint**

Mrs T complains that Santander UK plc did not switch her current account properly so it went overdrawn adversely affecting her credit record.

## **background**

In 2011 Mrs T asked Santander to switch her current account from another bank. Santander transferred the direct debits and paid them when they were due but no credits were applied to the account. The account became overdrawn and charges were applied resulting in the bank recording a credit default.

Mrs T says Santander should have transferred the credits as well as the direct debits. Santander says it was only responsible for switching the direct debits and Mrs T had to transfer any credits, such as salary. The bank also says it has no trace of £100 credit Mrs T says she made.

Our adjudicator did not recommend the complaint be upheld. She considered Santander:

1. had switched and paid account direct debits properly and in accordance with Mrs T's instructions and the relevant terms and conditions;
2. was not responsible for switching credits as Mrs T had to do that and there's no evidence she made any credits to the account;
3. wrote to Mrs T several times about the debt but got no response. So it was not unreasonable for the bank to send the account to collections and record a default – which was an accurate reflection of the activity on the account;
4. tried to assist Mrs T by refunding fees and charges when it didn't have to.

Mrs T says Santander offers a seven day switching service now and transfers credits as well as debits and this service should have been available to her.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. I have come to the same conclusions as our adjudicator for much the same reasons.

Mrs T instructed Santander to switch her current account. I find the bank did so properly and in accordance with her instructions and the relevant terms and conditions.

I recognise that Mrs T has been frustrated by what has happened however I must make my decision on the terms and conditions applying at the time. I find that it was Mrs T's responsibility to transfer credits to her account and monitor the account to ensure there was enough money to pay any outgoings. It follows that I cannot reasonably conclude Santander has made an error. I realise this will disappoint Mrs T but I cannot uphold her complaint.

## **my final decision**

My decision is that I do not uphold the complaint.

Claire Jackson  
**ombudsman**