

## **complaint**

Ms M complains about her bank account with Santander UK Plc.

## **background**

Ms M banks with Santander and two other banks. After she's made an on-line payment, she prints the page and files it. She tells the banks apart by corporate colour – red for Santander and green for one of the other banks.

Ms M says Santander changed the colour of the online summary box from red to green then back to red. That meant she filed some of the Santander summary pages in her file for one of the other banks. So, she thought she'd made payments when she hadn't. Ms M says that led to one of her other banks charging her for use of her authorised overdraft. Ms M wants Santander to refund the charges and to use red in the on-line summary.

The adjudicator didn't think Santander had made an error or treated Ms M unfairly. He asked Ms M whether she had a condition that meant she relied on colour and she said she didn't. Ms M said she relied on the corporate colour of banks so she could deal with things quickly. The adjudicator said Santander was entitled to change the colour.

Ms M didn't agree with the adjudicator. She said people rely on colour in their busy lives and gave the example of food labelling. Ms M said she doesn't have time to read the whole summary and relies on the colour. She says that unless she turns on her print options, the summary page doesn't have Santander's name or logo on it.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. It's clear Ms M has very strong feelings about this matter. She's provided detailed submissions to support her complaint, which I have read and considered. However, I trust that she will not take as a discourtesy the fact that I focus on what I consider to be the central issues.

We can't tell Santander how to run its business. For example, this service has no power to tell Santander how to present its on-line banking or to direct it to use a particular colour generally. We can consider whether Santander treated Ms M unfairly or acted unreasonably. I don't think it has here.

The adjudicator asked Ms M whether she had a condition that requires an adjustment by Santander. Ms M said she hasn't. It appears that Ms M prefers to identify her banks by colour, as she finds it quick and efficient.

In the particular circumstances here, Santander isn't obliged to provide a summary in a particular colour. The information Santander provided to Ms M about her transactions was clear. I don't think anything Santander did caused the late payment or the unauthorised overdraft fees. Those matters arose because Ms M mistakenly thought she'd made payments when she hadn't. I don't think Santander was responsible for that.

**my final decision**

I'm sorry to disappoint Ms M but for the reasons I've set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 22 August 2016.

Louise Povey  
**ombudsman**