

The complaint

Mr P complains that Santander UK Plc declined his business current account application. Mr P also complains about the service provided by Santander.

What happened

Last year, Mr P applied to Santander for a business current account. Mr P has told us that during the initial calls with Santander, he was spoken to rudely by its agent.

Mr P subsequently spoke with an agent at Santander and completed an application. But when Santander asked about Mr P's suppliers, it came to light there were links to China. Santander ultimately said it wasn't willing to proceed due to links between Mr P's supplier and China and the application was declined.

Mr P complained and Santander issued several final responses. Santander said it had listened to the available calls with Mr P but didn't find anything that showed its agent had been rude or unprofessional. Santander also confirmed it had correctly declined Mr P's business current account application and didn't uphold his complaint.

An investigator at this service looked at Mr P's complaint. During the investigation, they went back to Santander on several occasions to request copies of the call recording during which Mr P says he was spoken to rudely. But no recording was available. The investigator looked at the available evidence, including Mr P's testimony, a statement from the agent he spoke to, their manager and a transcript of the application call. But the specific call recording Mr P referred to wasn't available to review. The investigator wasn't persuaded there were grounds to uphold Mr P's complaint or that Santander had treated him unfairly.

Mr P asked to appeal, so his complaint has been passed to me to make a decision.

What I've decided – and why

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

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

As Mr P's complaint falls broadly into two parts, I'll look at each in turn. I'm going to start by focusing on Santander's decision to decline Mr P's business current account application. Santander's explained its policy is that it can't approve a business current account application where there are supplier links to China. I've looked at the evidence supplied by Santander, including a copy of the supplier's terms and conditions. Whilst I understand

Mr P's frustrated that Santander declined his application, I think it's fair to say businesses can decide the criteria when considering whether to proceed. And I'm satisfied Santander has confirmed why it declined Mr P's application and that its approach was in line with its criteria. I'm sorry to disappoint Mr P but I haven't seen anything that shows Santander made a mistake or treated him unfairly when it declined his business current account application.

Mr P's explained that it was during the first call he had regarding the business current account application that he was spoken to rudely. But that call recording isn't available for us to listen to as it wasn't made to or from a recorded line. Whilst I agree it would be more straight forward for this investigation to have the initial call on file, I'm satisfied I can reach a fair decision based on the available information.

Mr P says the agent spoke to him rudely when he made the call to arrange an appointment. Mr P went on to have another call during which the application was processed. I've been able to read a full transcript of that call. Whilst I appreciate it doesn't show what was discussed during the previous call, it does indicate the tone and nature of Mr P's conversation with the agent. The transcript available shows Mr P and the agent were both actively engaged in the conversation with both parties providing information and discussing the application process. The transcript doesn't show any signs that the agent was rude or unprofessional or that Mr P found them to be so. And I think it's fair to note that the call ended with Mr P asking to make another appointment with Santander's agent to follow up on the application.

Where the circumstances of a complaint are disputed between the two parties involved, we'll base our decision on the balance of probabilities. That is, what I consider to be most likely having considered all the available evidence. I've read everything Mr P has sent us in support of his case, along with all the information Santander has provided. Having done so, on balance, I haven't been persuaded that Santander treated Mr P unfairly during its calls with him or made a mistake in the way his application was handled. I'm sorry to disappoint Mr P, but having considered all the information available I haven't been persuaded to uphold his complaint or ask Santander to do anything else.

My final decision

My decision is that I don't uphold Mr P's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 17 April 2024.

Marco Manente
Ombudsman