

The complaint

Mr M complains about problems when trying to transfer funds from his account with Santander UK Plc.

What happened

Mr M has sent us evidence to show he made multiple attempts to set up the payment online but received an error message from Santander's systems explaining it was unable to complete the requests. To complete the transfer requests, Santander sent Mr M One Time Passcodes (OTPs) to the email address it had on file. Mr M later registered a mobile phone with Santander for the purpose of receiving OTPs but has explained he was still unable to complete a transfer request online.

Santander says that a setting on Mr M's online banking facility needs to be changed from requesting a payment on a future date to an immediate payment which would resolve the issues he's experiencing. Mr M complained to Santander and it initially tried to discuss the problems he was experiencing over the phone. Santander says it wanted to walk Mr M through the process while he was on the line to try and get a better understanding of the problems he found. Mr M has explained he wanted to communicate by email, so didn't feel comfortable completing the transfer or discussing the problems he was experiencing over the phone.

Santander issued a final response but didn't uphold Mr M's complaint. Santander said it had tried to help Mr M complete the transfer process but had been unable to do so as he was unwilling to speak with its case handlers. Santander said it was willing to help Mr M complete the transfer if he could discuss the ongoing problems with it. Santander didn't uphold Mr M's complaint.

Mr M referred his complaint to this service and it was passed to an investigator. They thought Santander had dealt with Mr M's complaint fairly and didn't ask it to do anything else. Mr M asked to appeal and said it wasn't clear why Santander was insisting on speaking with him over the phone when he would prefer to correspond by email. Mr M also said he had no experience of using a mobile phone and had chosen the "pay later" option on Santander's online banking facility in line with its instructions. As Mr M asked to appeal, 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.

I'm aware Mr M made numerous attempts to complete the transfer online when and that he's attempted to comply with the instructions Santander's system provides. But it's clear something is wrong either with Santander's system or the way Mr M has tried to process the payments. I appreciate Mr M has tried his best to follow Santander's online instructions and those given by the agents he spoke with. And I can understand why Mr M asked to correspond in writing. But I think Santander's request to talk him through the process over the phone was reasonable in the circumstances of his case. I'll explain why.

Santander has told us it's investigated the issues raised but found no evidence of any account blocks or technical issues in terms of its payment system and online banking. So there is nothing obvious that's stopping Mr M setting up a new payee online. Santander says it's provided as much guidance as possible in writing and I think the request to speak with Mr M while he's attempting to complete the transfer online is to try and make sure all the relevant options are selected. I think Santander's view that it would be possible to identify whether the issues are systems or user related while going through an attempt in real time is reasonable in the circumstances of Mr M's complaint. I appreciate Mr M has told us he isn't willing to do that, but I'm not persuaded it was an unreasonable request for Santander to make in the context of the issues raised.

Without being able to discuss the issue with Mr M over the phone in an attempt to resolve the issues he's experiencing, the options for moving funds out of his account are limited.

I recently asked Santander to confirm what other options Mr M has to move money. Santander has confirmed Mr M can call its telephone banking teams and answer the necessary security questions to instruct a transfer. Mr M has recently told us he's unwilling to call Santander after previously being cut off and with calls not being answered. Mr M has told us he feels that Santander is discriminating against him due to his age by asking him to call.

Again, I appreciate Mr M's point and recognise he may have had difficulties calling Santander in the past. But Mr M's concerns appear to relate more to the service provided by Santander when he's called previously rather than as a direct result of his age or difficulties making the call. And given Mr M has previously instructed payments over the phone, I think Santander's provided a reasonable alternative to completing the transfer online.

Santander has also confirmed Mr M can visit his local branch to complete the transfer. Mr M has told us that due to his health and age he's unable to visit a branch. I don't doubt what Mr M's said but I think Santander is seeking to provide alternative options to help resolve the situation.

Mr M has confirmed he has a cheque book but says that none of the savings account providers he's looked at accept payments by cheque. Whilst I don't know which businesses Mr M has looked into, I looked at various savings account providers online, including several high street banks. I found there were various options to open savings accounts that allowed customers to pay funds in using cheque payments. In addition, I also looked at the two banks Mr M told us he had intended to transfer money to (S and C). Both bank's websites confirm they accept cheque payments to fund savings accounts. Overall, I'm satisfied there are options available for Mr M to make payments via cheque.

I can see Mr M has tried to engage with Santander and understand why he's frustrated by the inability to set up a new payee online. But I'm satisfied Santander has provided reasonable guidance and attempted to assist as far as possible. And I'm satisfied Santander

has provided other options to Mr M that could be used to make payments to savings account providers.

I'm very sorry to disappoint Mr M but as I'm satisfied there are other options for him to move his funds to a different business and that Santander dealt with his complaint fairly I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 9 August 2023.

Marco Manente
Ombudsman