

## **The complaint**

Mrs Q complains about the service she received from Santander UK Plc (“Santander”) regarding an information request. She says despite doing what Santander asked she spent an unreasonable amount of time on the phone, was given incorrect information and her account was blocked resulting in her being unable to pay for petrol or groceries or leave the house. Mrs Q wants to be compensated for her loss of earnings due to Santander’s mistakes.

## **What happened**

Mrs Q holds an account with Santander jointly with her husband. Santander contacted Mrs Q on 3 November requesting an update of information from her and her husband in relation to their account. On 14 November Mrs Q called Santander on the number provided in the letter to provide the information requested.

Mrs Q says the number provided was inaccurate which resulted in being re-directed to another department and having to join more queues and that the whole call took four hours. Santander requested Mrs Q provide it with a number of documents and sent her a link to upload the documents.

On 1 December Santander called Mrs Q as the requested documents had not been provided and told Mrs Q that these were required for the account not to be blocked.

Mrs Q says she spent some time gathering the documents together but subsequently, discovered that the documents Santander had requested during this call were incorrect and by the time she had the documents needed the link received from Santander to upload the documents no longer worked. Mrs Q says she spent a further 3 hours on the phone to Santander attempting to request another link and before this could happen the department she needed to talk to closed for the day and was told she would have to call back.

Mrs Q received another link without having to call Santander and uploaded the documents on Thursday 8 December, but Santander say it was only a partial selection of the required documents, so a block was placed on the account on the same day for a maximum of four days.

On Saturday 10 December when Mrs Q went to pay for petrol her card was declined. Mrs Q called Santander who advised that her account had been frozen and was told nothing could be done until the Monday. This left Mrs Q extremely distressed as she was unable to pay for the petrol and she had to return the food she planned on buying for her children and had no access to any money for the weekend.

Mrs Q complained to Santander about this on Monday 12 December and the block was immediately removed. Santander admitted that it made a mistake in putting the block on Mrs Q’s account because she had provided all the information requested. Santander compensated Mrs Q £300 for the distress and inconvenience caused by its error.

One of our investigators looked into Mrs Q's concerns and thought that the offer of £300 compensation was fair and reasonable to address the distress and inconvenience caused by Santander's error in putting a block on Mrs Q's account and didn't think Santander needed to do anything more.

Mrs Q disagreed, she doesn't think the compensation is enough. Mrs Q wants to be compensated financially for the time she says she had to take off work to sort this out. Mrs Q has asked for an ombudsman's 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.

It might be helpful for me to say here that, as we are not the regulator, I cannot make the bank change its systems or processes – such as how it meets its legal and regulatory requirements regarding customer identities or the business hours it operates. Ultimately, how a bank runs its business and the processes it has in place are commercial decisions and isn't something for me to get involved with. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

My role is to look at the problems Mrs Q has experienced and see if Santander has done anything wrong or treated Mrs Q unfairly. If it has, I would seek – if possible - to put Mrs Q back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And while I wouldn't tell a business what its regulatory requirements were and how it needed to meet them – I would expect it to put reasonable measures in place to ensure these requirements (in this case satisfying itself of its customers identity) were met.

I accept Mrs Q was inconvenienced by this and the need to provide certain information in a certain way. But ultimately this is something Santander needed to do to meet its regulatory and legal obligations. So I can't say Santander did anything wrong when it requested Mrs Q provide it with certain information. And I think Mrs Q understands and accepts this and that she will have to sometimes spend time dealing with such matters. What Mrs Q objects to is the amount of time this information request took to sort out and the mistakes Santander made on the way.

Santander has already agreed that it made a mistake in putting a block on Mrs Q's account and compensated Mrs Q £300 for this. So I don't think I need to make a finding here. What I need to consider is whether the compensation paid to Mrs Q for the distress and inconvenience experienced is enough.

I appreciate how frustrated Mrs Q is about all of this. But things don't always go smoothly and our role isn't to penalise or punish a business when a business makes a mistake – rather it is to try and put the consumer in back in the position they would've been in if the mistakes had not have happened.

The block was removed from Mrs Q's account on the Monday morning. So Mrs Q was put back into the position she'd been in if the mistake had not happened. So what I have to consider is whether the £300 compensation Santander has paid Mrs Q was enough for the distress and inconvenience caused – and I think it was.

I think it is likely Mrs Q was inconvenienced more than she needed to be in trying to provide Santander with the information it required. But regardless of any of the mistakes Santander may have made here – providing this information was always going to be an inconvenience.

I also note that Mrs Q first received notice that Santander needed information and documents from her on 3 November, but it wasn't until 14 November she responded. I also note that she still hadn't provided this information on 1 December when Santander called her to chase this up. So while I accept Mrs Q might have taken some time during her work day to contact Santander regarding the matter, I'm not persuaded that all of this had to be done during her working hours or that the length of time this took to resolve was down to Santander alone.

So on this basis I think the £300 compensation Santander has already paid for distress and inconvenience Mrs Q experienced is fair and in-line with what I'd usually recommend in situations such as this, so I'm not going to ask it to do anything else.

### **My final decision**

For the reasons I've explained I've decided that what Santander UK Plc has already offered to settle Mrs Q's complaint is a fair way to settle her complaint and I do not require it to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Q to accept or reject my decision before 14 December 2023.

Caroline Davies  
**Ombudsman**