

The complaint

Mr L complains that Santander UK Plc gave him incorrect information about his bank account balance and pending transactions.

What happened

Mr L called Santander about a payment he'd made to an online retailer using his current account. He wanted to know if the payment had cleared and what his remaining balance was.

The agent from Santander wasn't able to locate the transaction Mr L was calling about and so therefore couldn't give Mr L an accurate account balance. This caused Mr L to worry, so he complained.

Santander looked into Mr L's concerns and agreed that the agent should've been able to locate the transaction and confirm the balance on the account. To recognise the distress and inconvenience caused it agreed to pay Mr L £30.

Mr L remained unhappy and brought his complaint to this service. He thought that Santander should pay him more compensation. One of our investigators looked into the matter and agreed that £30 was reflective of the distress and inconvenience caused. He also explained to Mr L that we can't consider hypothetical situations such as what might've happened if he'd done something as a result of being given incorrect information.

Mr L disagreed with the investigator's findings, so the complaint has been passed to me to consider.

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.

Having done so, I've reached the same conclusions as the investigator for broadly the same reasons. I've detailed these below:

- Santander has agreed that during the telephone call the agent should've been able to locate the transaction Mr L was asking about and confirm whether it had cleared or not. This would've enabled Mr L to have worked out his current balance.
- It has credited £30 to Mr L's account for the distress and inconvenience this caused. This is in line with our usual awards and reflects the worry caused to Mr L.
- I understand Mr L has said that the mis-information given by the agent could've caused him to go into his unauthorised overdraft – but it didn't. So that means I can't ask the business to pay compensation for something that didn't happen.
- I'm satisfied that Santander has done what I would've expected in this instance –

which is to pay £30 to Mr L for the worry and confusion it caused him. It doesn't need to do anything further.

My final decision

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 28 November 2023.

Rachel Killian
Ombudsman