

## **The complaint**

Mr W complains that Santander UK Plc had issues with their One Time Passcode (OTP) system for two weeks and they gave him poor customer service.

## **What happened**

Mr W says his OTP did not work for two weeks which meant he couldn't buy anything online or go away on holiday, but he received all other text messages on his mobile. Mr W says that he tried to contact Santander about this, but he spent a long time to get through to them. He says he was promised a call back, but they didn't ring him on his landline which he asked them to. Mr W says he has also had issues with branch staff laughing at him, running away from him and general poor service from them. Mr W made a complaint to Santander.

Santander partially upheld Mr W's complaint. They originally paid him £30 compensation and they said they had been issuing the OTP using his registered contact details. They said they had not been able to identify any issues on their side that would prevent these codes from being received. They said that Mr W had since changed to email OTP. They said the branch recollection was that a member of staff Mr W approached was not serving customers, but was observing another colleague, resulting in another colleague trying to help Mr W.

Santander said they recognise that his request for a call from their complaints team on his landline was not received and instead he received a message on his mobile which he wanted to avoid using, which meant Mr W had to call them back. Santander also said a manager tried to ring him, but having failed in their attempt, wrote to Mr W instead. Santander increased the £30 compensation to £100. Mr W brought his complaint to our service.

Our investigator did not uphold Mr W's complaint. He said there was no evidence to suggest the OTP wasn't issued to Mr W. And now Mr W has opted into email OTP. He said the compensation Santander paid him for the customer service issues was fair. Mr W asked for an ombudsman to review his complaint. He made a number of points. In summary he said he couldn't buy anything online for two weeks due to the OTP issue, there was no option for OTP's to be emailed, he waited in for hours on two separate days when Santander had promised to ring him on his landline, he said a member of staff at the branch had lied about what happened and he said questions about things such as inheritance have been repeatedly unanswered by staff.

## **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.

Firstly, I'm aware that I've only summarised Mr W's complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've

ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I've looked into the OTP issue. Santander have confirmed that there were no known issues regarding OTP's in all of 2022. I've looked at their internal system and I can see that they had sent Mr W OTP's via text message during the time Mr W says he was unable to buy things online. But I have no reason to doubt that Mr W didn't receive the OTP messages. But as Santander have proved these were sent, I'm unable to hold them responsible for any network or phone issues Mr W has experienced. I know he says he received all other messages, but here, I can see that Santander had sent him the OTP's. Santander did offer to look into this further if he gave them his network provider. So Mr W may wish to do this if he wants Santander to look into this further.

I've read what Mr W has said about what happened in the branch. And he has had unanswered questions from Santander. I've also read a testimony from a staff member at the branch of what they say happened. The two versions of what happened are completely different. I asked Santander if they had Closed-Circuit Television available of Mr W's branch visit, but they confirmed that it was not available anymore due to the time that's passed. So unfortunately I'm unable to see what happened here. As my role is impartial, then without any actual evidence of what happened here, I'm unable to place more weight on one testimony over another. Mr W may wish to seek independent financial advice on the types of questions he told us he asked Santander, as the staff may not be able to give advice on the type of questions he says he asked them, but this would need to be a decision Mr W would need to make by himself.

I've considered what Mr W has said about an email OTP not being an option listed. I've looked at Santander's internal procedures and this is only to be used on an exceptions process. So this is why Mr W was not able to select this. But due to Mr W's issues receiving a text OTP, they made an exception to move him onto email OTP's. So I'm satisfied that they did try to help him here, and they made no error by not listing this as an option when this is not their default method of sending OTP's.

But Santander have let Mr W down on occasion. They did not follow his instructions of ringing him on his preferred method of contact, and he told us he had waited in for hours over two days expecting a call. This would be distressing for him when he didn't receive the call on his landline. He was also inconvenienced by having to ring them back even though he had made Santander aware of the long call times he had experienced previously.

So it is only fair that Mr W was paid compensation for the poor customer service. I've considered whether the £100 for what happened is fair. I'm satisfied that it was. I say this because it is in line with our awards for what happened here. I'm satisfied it recognises Mr W has experienced distress and inconvenience as a result of the poor customer service that Santander gave him. So it follows I don't require them to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 13 October 2023.

Gregory Sloanes  
**Ombudsman**