

The complaint

Mr E complains that he didn't receive his bank card following the opening of his Santander UK Plc ("Santander") account. He says this resulted in him incurring costs as he had to travel to collect money withdrawn for him.

What happened

On 18 December 2022 Mr E opened an account online with Santander. On 13 January 2023 Mr E contacted Santander and complained that he hadn't received his bank card. Santander confirmed his address and cancelled the original card and pin and re-ordered them. Santander apologised for the inconvenience and compensated Mr E £40.

On 19 January Mr E complained to Santander again as he still had received card but not his pin number. He says this meant he's had to pay £225 for a taxi to go to a branch to withdraw funds or alternatively transfer money to family members who would withdraw money on his behalf and he would travel by taxi or bus to collect the cash.

Santander didn't uphold Mr E's complaint as no error had been made by it as the card and pin were ordered correctly so it wouldn't refund Mr E the £225 he'd spent in travel costs.

By 21 January Mr E had received his card and pin and was using it. Mr E raised a further complaint with Santander on 27 January as he was unhappy with the outcome of his initial complaint and was now having issues setting up his online account.

Santander explained to Mr E that it looked like he had revoked his online banking as he had entered incorrect details and that to resolve this he would need to contact digital banking.

Mr E was dis-satisfied with this and brought their complaint to this service. One of our adjudicators looked into Mr E's concerns and reached the conclusion that there wasn't enough evidence to say that Santander had made a mistake and that the £40 compensation paid was a fair way to settle Mr E's complaint.

Mr E disagreed and 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.

Having considered everything provided, I've decided not to uphold Mr E's complaint.

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

Mr E is unhappy at the delays he's experienced in receiving his card and pin. But Santander say it ordered Mr E a card to the address he had provided when he opened his account. It is noteworthy that around the same time Mr E's card was sent out there were postal strikes which may explain the delay.

So I can't conclude the failure of the card to arrive with Mr E was caused by Santander or that Santander understood the card hadn't arrived before Mr E got in touch with Santander about this.

Nevertheless, when Mr E contacted Santander about this it promptly cancelled and reordered another card and pin – for security reasons – a few days later and compensated Mr E £40 for the inconvenience.

I appreciate Mr E has used alternative means in order to withdraw money when he didn't have a bank card and that he would like Santander to refund him the £225 he says he spent on travel costs. But I don't think it would be fair to penalise Santander when doesn't appear it had made an error and when Santander was notified of the problem Mr E had experienced it took action quickly and that Mr E did receive both his card and pin within what I think is a reasonable timeframe.

I note that the branch nearest to Mr E where he could withdraw money was around 0.29 of a mile away but I can't see from Mr E's transactions that he ever made a withdrawal from a branch of Santander before he raised his complaint.

The transactions on Mr E's account show that he did a number of cash transfers to two individuals and that all but one of the transfers were made before Mr E contacted Santander about his missing card on 13 January. I've also seen no evidence of the travel costs Mr E says he incurred. So as I can't say the losses incurred by Mr E were as a direct result of an error on Santander's part, I think the £40 already paid to Mr E is fair and reasonable in the circumstances.

Mr E has also complained about the difficulties he has had accessing his online banking. In particular he has told us he didn't have access to online banking between 10 February when he brought his complaint to this service, and this was still the case in May when he spoke to this service again.

I accept Mr E has had some difficulty in using Santander's online banking facility. But I can see that he was able to access his online banking between December 2022 and April 2023 so I can't say the reason Mr E has having trouble accessing his account online is due to an error on Santander's part or human error alone. In any case, things don't always go smoothly. And not every mistake warrants compensation. Here, were I to find Santander did do something wrong, I wouldn't make an award as I don't consider the detriment Mr E alleges sufficient to justify one.

So overall and having considered everything I don't think Santander has treated Mr E unfairly and it follows that I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr E's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 31 October 2023.

Caroline Davies
Ombudsman