

The complaint

Mr S complains about call centre staff at Santander UK Plc (Santander).

What happened

Mr S lives overseas but was in the UK towards the end of 2022. He was due to travel back to his overseas address at the end of January 2023 and sent in a change of address form to Santander – to advise them of his overseas address.

Before he left the UK, on 27 January 2023, he went to a branch of Santander to check his address had been changed and was told it had been. But he then called Santander to find the address was still showing as his UK address. He called Santander several times and the address was changed to his correct overseas location on 1 February 2023. The calls which are central to Mr S's complaint were on 30 January 2023.

Mr S complained. He said his change of address advice hadn't been properly actioned by Santander, and he had been wrongly informed by the branch that the address had been changed - when it hadn't.

Mr S went on to complain about Santander's call centre staff in Scotland. In his complaint to this service he said they 'harboured undertones of institutional racism'; 'everything he said became an insult and...clearly setting a divide for his personal enjoyment'; '(they) twisted the English language in such a way that it becomes an insult for their own personal pleasure, more racist hate crimes...'

Santander said the service Mr S received in connection with the change of address process wasn't as good as they hoped to provide. They said they'd provide feedback to the call centre management about the calls, but assured Mr S that Santander doesn't condone discrimination on grounds of sex, race or national origin, colour, religious belief, disability, marital status, or sexual orientation. They paid compensation of £100 to apologise for the upset caused and to cover the cost of Mr S' calls.

Mr S accepted the compensation. He brought his complaint to us. Our investigator said Santander didn't need to do any more. Santander had apologised and paid an appropriate amount of compensation. He didn't consider the calls between Mr S and Santander's call centre showed a racist element.

Mr S asked that an ombudsman look at his complaint, and so it has come to me to make a final 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.

Looking at Mr S' complaint, the change of address history in Santander's records was:

27 January **2022** to 30 January 2023: overseas address.

30 January 2023 to 1 February 2023: UK address.

From 1 February 2023: overseas address.

When Mr S visited the branch of Santander on 27 January 2023 – the branch told him his address had been successfully changed. On the first call on 30 January 2023 – the call handler said it appeared that the branch had not noticed that the change was actually made on 27 January **2022** (not January **2023**). And told Mr S that the address had been recently changed. This was an error. So - to me, that was where the problem first arose.

But this then led to Mr S calling Santander to put things right – from his overseas location. It was clearly frustrating for him to have to do that. And for what happened, Santander apologised and paid compensation, to include the cost of Mr S' calls, of £100 – which I think was the right thing to do.

But – Mr S has also brought to us his complaint about Santander's call centre staff in Scotland. So, I will deal with that. I've seen Mr S' comments to our investigator – so let me say that we are not a consumer group – we don't take sides. We are independent and impartial and our role is to listen to both sides of a complaint, take evidence from both parties, and then decide on a fair and reasonable outcome – and that's what I've done here.

I listened to the four calls which took place on 30 January 2023. I appreciate that Mr S was frustrated about what happened – and this comes across clearly. But equally, I must say I found Santander's Scottish call centre staff to be professional, calm, and courteous – and at each point tried to help Mr S. I didn't detect any element or sense of racism against Mr S in any way. And – that is at the centre of my final decision.

So – while I can appreciate that Mr S will be disappointed by my decision, I consider Santander dealt with Mr S' complaint in the way they needed to, and I'm not asking them to do anymore here. **(continued)**

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 December 2023.

Martin Lord
Ombudsman