

The complaint

Ms S complains about problems she's had with accessing her Santander UK Plc account using her phone.

What happened

In July 2022 Ms S wanted to access her account using the app on her mobile phone to make some transactions with Santander. She found she couldn't do this though and didn't know why. When she spoke to Santander – it eventually told her that it was because her mobile phone was no longer compatible with its online systems. Ms S found herself in a position where she couldn't make the transactions she needed to because her local branch had closed too.

Ms S went to another branch, which told her that she'd need a new more up to date phone if she wanted to use its app. So Ms S purchased one, but she was unhappy that she had to do this as she had no other issues with her old phone. She complained to Santander, but it said that it was a business decision to update its systems for security features which makes customers online banking safe. It apologised that she had to buy a new phone, but said the update wasn't something it could have changed.

Ms S wasn't happy with this so she brought her complaint to this service. One of our investigators looked into this and didn't think that Santander had made an error. They said that customers should make sure that mobile devices are compatible with the latest version of the online app. Santander's website gives that information and it's confirmed by the terms and conditions too. They also noted that while Santander may have recommended mobile banking – it was for customers to decide on this and Ms S could still have accessed her account online, just without using the app.

Ms S disagreed and so this complaint has been passed to me to decide.

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.

I can see why Ms S is unhappy here. She was advised by Santander to use a mobile phone and its banking app, only to find that this stopped being an option when Santander upgraded the app.

Having looked at what's happened here - I don't think that it'd be fair to say that Santander has treated Ms S unfairly though. Santander may well have recommended that Ms S use a phone and its app for her banking – but that will have been because that's generally a convenient and helpful way for customers to access their banking in an easy way for them. It seems like this was working this way for Ms S for some time too.

But as Santander has explained, it has to upgrade and update the app for mobile phones to make sure that it is up to date with security features and fixes. That's a reasonable

explanation for why Santander had to make the changes it did. Those are also confirmed in the terms and conditions of Ms S's account with Santander which explain that customers are responsible for maintaining the device they use for accessing its app. Santander's website also has information available about which operating systems customers will be able to use too.

So, even though I realise that it will have come as a surprise to Ms S that she couldn't use her app any longer and she was frustrated that she had to buy a new phone – I think Santander's position is clear here. The app will be updated and upgraded from time to time and customers need to make sure that they have a phone that meets the requirements of the app.

I think that's a fair position for Santander to take here. I say this because using the app is just one way that a customer can access their account. Ms S was free to use online banking without the app, telephone banking, or to attend a branch. I realise that the latter isn't particularly convenient for her, as her local branch has closed – but it does seem like she was able to visit another branch to try and resolve the issue she had here.

Ms S has confirmed that she has now purchased a new mobile phone. But I don't think it'd be fair to hold Santander liable for the cost of that. I say this because ultimately it was Ms S's decision to buy a new phone, rather than use the other services Santander offers customers to access their accounts. It seems like Ms S wants to use the app and this is her preferred method – in which case, Santander has been clear that customers may need to upgrade their phones in order to use this. So I don't think its treated Ms S unfairly here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 5 January 2024.

James Staples
Ombudsman