



## **The complaint**

Mrs J is unhappy with the length of time it took, and the service she received, when she tried to make a payment from the current account she holds with Santander UK Plc.

## **What happened**

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- In May of this year, Mrs J tried to make a large payment from her account to her solicitors for a house deposit. The payment was blocked and it took almost three hours, and numerous conversations with various individuals at the bank, before the payment was released. Her solicitors had closed for the weekend by that point and so the payment couldn't be passed on to the property owners until the following Monday. Mrs J says she suffered emotional distress and anxiety during her contact with the bank, and over the weekend, worrying that the house purchase would fall through.
- Santander accepted that it had taken longer than would usually be expected to complete the payment. And the service Mrs J received fell below its usual standards. This included being passed around various departments incorrectly, systems issues causing delays, call-backs not being made and a general lack of information about what was going on. It apologised and paid £100 compensation into Mrs J's account to recognise the distress and inconvenience caused by its failings. Mrs J thought the bank's offer was too low, so referred a complaint to this service.
- Our investigator didn't think Santander had acted inappropriately in blocking Mrs J's payment but agreed that the service it subsequently provided fell short. They didn't recommend that Santander should increase the compensation award. Mrs J disagreed so the complaint has come to me.

## **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 agree with the investigator that the award of compensation already made is fair and reasonable in the circumstances.

I do appreciate that it took almost three hours for the payment to be completed and normal business hours had ended by the time the money got to Mrs J's solicitor. Also that Mrs J was unnecessarily passed around various members of staff. But I don't think the bank was deliberately trying to make things difficult or be unhelpful. Sometimes things go wrong and I'm pleased to see the bank accepted and apologised for this.

I appreciate Mrs J may have been caused some worry by the delay and poor service, but it seems clear that the house purchase did go ahead (Mrs J managed to make a further payment to the solicitor a few days later).

I've also borne in mind the possibility that Mrs J could have made the payment earlier in the day. It looks like she received a large amount of money into her current account a little over a week before which she transferred into her savings and then a portion of this was transferred back into her current account in order to make the payment which led to this complaint.

I don't think it was wrong of the bank to block the payment given the sum involved and it's just unfortunate the matter wasn't resolved as promptly and smoothly as I would usually expect.

In all the circumstances, and while I appreciate this will come as a disappointment to Mrs J, I find £100 to be fair compensation.

### **My final decision**

My final decision is that Santander UK Plc doesn't need to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 6 December 2023.

Ruth Hersey  
**Ombudsman**