

The complaint

Miss H complains about the customer service she received from Santander UK Plc.

What happened

Miss H says that Santander cannot deal with her needs as a customer. She says that she is autistic and that she has faced discrimination as a result. Miss H says that if Santander had an accessibility team it would have been able to solve the issues but, instead, she has been left stressed and made to feel as if she doesn't fit in.

Santander says it listened to the calls in question and did not find either colleague behaved inappropriately towards Miss H.

Our investigator did not recommend the complaint should be upheld. He could not agree that Santander had acted unfairly or unreasonably and explained that this service cannot instruct a company to provide specialist helplines.

Miss H responded to say, in summary, that Santander is breaking the law by discriminating against people with a disability and that this service is condoning it. She says she attempted to contact Santander in a number of ways but none of them were suitable for someone with her learning difficulty and she was never signposted to any accessibility services. Miss H says that, as a result, her behaviour was affected, and she cannot understand how this service can say Santander did nothing wrong.

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 have listened to all the relevant calls with Miss H and it is clear that even the initial holding process exacerbates her condition and means the conversation is already more difficult for her than it needs to be. Whilst that is the case, this service cannot determine whether any laws have been broken and does not have the power to enforce a company to change its processes. I understand that this will be frustrating for Miss H, but I have considered whether Santander did anything wrong with regard to following its own processes and whether the customer service Miss H received was lacking in any way.

In terms of the service Miss H received from the three individuals on the calls I listened to, I cannot agree they behaved in a discriminatory way. In the first two calls, about which Miss H raised her initial complaint, I have taken into account the fact that Miss H was already stressed by the on-hold process. I found both customer service agents endeavoured to help her and did not respond inappropriately at any point. I acknowledge that Miss H found the

first agent spoke too fast initially, but I'm satisfied that he clearly slowed down at Miss H's request. The second agent, who appeared to be a non-native English speaker, remained calm and business-like when Miss H became irritated that she couldn't understand her. I did not consider either agent discriminated against Miss H because of her disability, or for any other reason.

Whilst I accept that Miss H says she was not signposted elsewhere, Santander does say that *"our colleagues [will] take the time to understand your needs and securely record this with your consent"*. I am satisfied that Miss H's difficulties were recorded on her file and that, although Miss H doesn't agree, the customer service agents on the calls did their best to respond appropriately to her.

In summary, I find Santander followed its own processes, including identifying that Miss H had a marker on her account regarding her difficulties, and that its customer service agents did nothing wrong.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 23 October 2023.

Amanda Williams
Ombudsman