

## **The complaint**

Mr H is unhappy about the service he received from Santander UK Plc when trying to unblock his online accounts.

## **What happened**

Mr H opened an Investment Hub with Santander in December 2022. In January 2023 he called the investment contact centre after being temporarily blocked from his online investment hub account. While on the call Mr H also tried to log into his online banking but he entered incorrect information and his access was blocked from this as well.

Mr H failed the security checks on the phone to Santander and they advised him to call back and try again or visit a Santander branch with his ID to regain access. So, Mr H decided to go to a Santander branch.

While in the branch Mr H says his phone was taken away from him and new online credentials were ordered using his phone. He is unhappy he wasn't advised to do this when he was on the phone to Santander; or shown how to do this on his own phone while he was in branch. Mr H says it was inconvenient for him to go into branch, especially when he could've done this himself at home.

Santander say that the advisor had to terminate the call as Mr H had failed to pass security. They had given him the option to call back and speak to someone else, but he chose to go into a branch. Santander say that the Branch Director ordered new online banking credentials for Mr H to assist him, and they do not think they have made any errors here.

## **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 considered everything both parties have said, and I've also listened to the calls Mr H had with Santander in relation to this complaint. Based on what I've seen and heard I don't think Santander have done anything wrong and I'll explain why.

Mr H was responsible for blocking both his investment hub and his online banking account. He was also not able to pass security on the phone. The Santander representative tried to access Mr H's account by asking for numbers from his 5-digit security code, but he didn't give her the correct numbers. Then she tried to access his account using a manual security check which required Mr H to confirm a recent transaction on his account. But Mr H couldn't provide up to date, correct details. So, I think it was reasonable for the Santander representative to terminate the call to keep Mr H's account safe.

Mr H says the representative should've told him he could order new online credentials instead of directing him to the branch. But as he had not passed security Santander were not able to deal with his instructions. And I don't think they have done anything wrong in directing him to a branch or advising him to call back again to try to pass the security

questions before taking matter further.

I've thought about what Mr H has said about the Santander representative taking his phone and ordering new online banking credentials without showing him what he was doing. I agree the representative could've provided Mr H with better customer service by showing him how to do this himself, but I don't think Mr H has suffered any loss as a result. And while I appreciate Mr H was unhappy that he had to go into a branch, I do not think visiting a branch to get his account unlocked required an unreasonable amount of inconvenience to Mr H.

### **My final decision**

Because of the reasons given above, I do not uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 12 December 2023.

Sienna Mahboobani  
**Ombudsman**