

The complaint

Mr T complains that the daily limit of the amount he was able to transfer from his account was reduced without his knowledge by Santander UK Plc from £25,000 to £5,000, and that he experienced a lot of inconvenience in carrying out his transfer and in trying to raise the limit again.

What happened

In May 2023 Mr T went online and tried to transfer a large sum of money to another account for the purposes of investment. However he noticed the daily transfer limit had been changed from £25,000 to £5,000. He tried to change the limit online, but it wasn't possible. He says he'd not been notified of this by Santander.

He called Santander and it took some time to get through. He was told he couldn't carry out the transfer or raise the limit as he would have to register for voice ID. He was advised to call again.

When Mr T called back, he says there was another long wait but he says he wasn't asked to register for voice ID, so had to explain the whole issue over again to someone who asked if he'd like to register a complaint to which he said he did.

He says he was told a manager would call him back, but he received no call-back. So he decided to travel to the branch to get the issue sorted. He was advised that he could increase the limit on the Santander banking App, which he didn't like using for security reasons, but reluctantly agreed, to resolve the matter.

He said the adviser walked him through how to get it done. But there were further issues which the adviser couldn't understand, so they transferred the money for him. While the transfer was being done, he managed to get the limit changed himself in the App.

Santander paid Mr T £50 compensation for the inconvenience in not receiving the promised call-back, which he accepted on the basis that he was still able to pursue his complaint.

Santander explained that the initial limit was reset for all customers because of an update in its processes in April 2023. It said it advised Mr T to re-register for Voice ID which he had set up in 2021, but not used. He deleted the old Voice ID but didn't re-register. It apologised that the manager didn't call him back and has paid the £50 into Mr T's account.

On referral to the Financial Ombudsman Service our Investigator said that he thought the £50 payment made by Santander was fair for the inconvenience caused.

Mr T did not agree and asked for an Ombudsman's decision. The matter has been passed to me for further consideration.

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.

it appears that the daily limit that could be transferred online for all customers was reset at £5,000 in April 2023. The limit wasn't able to be changed online except through the use of the banking App but it didn't affect transfers over the phone.

Mr T had set up Voice ID in 2021 but it appears that he didn't use it. On 11 May 2023, I understand that he called to increase his daily transfer limit, which was set at £5,000, as he wanted to transfer money to a new account. When he called, the adviser noted that he hadn't used his Voice ID. They advised him to delete it and re-register it.

On 12 May 2023, the Voice ID team attempted to call Mr T to confirm deletion of the Voice ID, but they got no reply so left a voicemail. They could see the deletion was completed, but there was no record of Mr T re-registering. They called again and explained that he needed to re-register to Voice ID so that the security process in the future would be easier when conducting transactions.

It appears that the reason Mr T was not able to make the payment on 11 May 2023 is because the Voice ID needed to be re-registered. I see that Mr T decided to go into the branch to complete the transfer and to increase his daily limit.

I recognise Mr T was caused some inconvenience and that when he called had to wait some time before being able to talk to an adviser. And I can understand that he was annoyed at the length of time it took him to sort the matter out. But it appears that the issue over the limit was not able to be resolved immediately over the phone because of the Voice ID not having been used and needing to be re-registered. I do think that Santander should have called him back when he registered his complaint.

I don't think Santander was at fault introducing its new system. Whilst I note Mr T's reluctance to use the banking App, he was able to change the limit for online transfers quite easy by using the App. Alternatively he could have used the telephone banking system and whilst I note there were problems with his Voice ID, again I don't think that Santander was at fault here.

Overall I think that the payment of £50 made by Santander was fair and reasonable to reflect the inconvenience caused to Mr T. I know that he was concerned that he wouldn't be able to make the investment, but I can't award compensation for what might have happened.

My final decision

I'm satisfied that Santander UK Plc has made a fair payment to resolve the complaint..

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 22 December 2023.

Ray Lawley
Ombudsman