

## **The complaint**

Mr J complains that Santander UK Plc failed to amend the address on his current account and sent statements and a debit card to his old address.

## **What happened**

The background to this complaint is well known to the parties so I've included a summary of what happened.

- Mr J has a current account with Santander.
- In 2018, he asked it to amend his address but because of computer system issues, the amendment wasn't fully processed. This resulted in statements and a debit card being sent to his old address.
- In 2021 Mr J realised he hadn't received his new debit card. He says he visited the old address to see if he could retrieve his card and statements. The new residents of the property had retained the incorrectly addressed post and gave it to Mr J.
- Mr J says he made a number of calls to Santander to sort out the issue. It apologised for its error and paid Mr J £75 by way of an apology. Unhappy with this compensation, Mr J raised a complaint with this Service.
- Mr J says he experiences mental health issues and found it difficult and stressful dealing with Santander's error. Our Investigator thought Santander needed to do more to recognise the impact on Mr J and said it should pay him a total of £150.
- Mr J remained unhappy and asked an Ombudsman to make a decision.

## **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.

- The circumstances of this complaint aren't in dispute.
- Mr J initially said he thought he'd made 10 calls to Santander to resolve the issue. He later acknowledged there may have been less after Santander was only able to identify three calls.
- So, the remaining issue is the compensation Santander should pay in recognition of the impact of its error and that's the focus of this decision.
- Santander has explained how the error happened and that it resolved the issue as soon as it was reported by Mr J in July 2021. But, by this time, bank statements and a debit card had already been sent to his old address.

- I recognise the impact of Santander's error may have been greater on Mr J due to his mental health. He's said he found making the calls to Santander and the knowledge his card had been sent to the wrong address stressful. He was also distressed by having to try to get the card and statements back from his old address.
- I acknowledge significant time passed since the original request for the address to be changed in 2018. But I've seen nothing to suggest Mr J was aware of the problem or reported it to Santander any significant time before his call in July 2021. So, I have to keep in mind the impact of the error on Mr J wasn't for the whole time period, just a proportion of it.
- I've also kept in mind he was able to safely retrieve the card from the incorrect recipients who had kept the post safe for him. And he experienced no financial loss as a result of Santander's error.
- When taking everything into account, I don't think Santander has done enough to recognise the impact of its error on Mr J in his individual circumstances. I've thought about this very carefully and, for the reasons I've explained above, I've concluded Santander should pay Mr J a total of £150 for the distress and inconvenience it caused him. I consider this fair and reasonable in all the circumstances.

### **My final decision**

My final decision is that I uphold this complaint and direct Santander UK Plc to pay Mr J £150 less any amounts it's already paid him.

Santander UK Plc must pay the compensation within 28 days of the date on which we tell it Mr J accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 7 April 2022.

Paul Phillips  
**Ombudsman**