

## **The complaint**

Mr S complains that Santander UK Plc breached his data by sending a letter intended for him to the wrong address.

## **What happened**

Around August last year, Mr S' loan application was declined by Santander. After Mr S enquired about a letter explaining this, Santander discovered that the letter had been sent to an incorrect address.

After Mr S complained, Santander established that it had two profiles in Mr S' name, but it was unable to determine how this happened. The bank explained that Mr S' application was automatically assigned to the profile with the incorrect address and this led to the letter being sent to the wrong place.

The bank offered Mr S a total of £425 compensation, which included the £25 fee Mr S would need to pay if he chose to act on Santander's advice to register his details with the fraud prevention service (known as CIFAS). The bank also removed any searches related to the application from Mr S' credit file and informed him he could apply for the loan again under his correct address. Santander confirmed it had taken steps to remove the incorrect profile from its system.

Mr S remained unhappy and asked this service to impartially review his complaint. He wants more compensation for the stress and worry the bank caused him. Mr S is concerned his personal details have been compromised and points to a letter he received, that he says is proof that an unknown third party has used his address.

Our investigator decided that Santander's offer was fair. Mr S didn't agree, so the complaint has been passed to me for a final review.

## **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, in my opinion Santander has proposed a fair resolution to this complaint – I'll explain why.

Santander already accepts that the letter in question was sent to the wrong address due to a failing on the bank's part. I know Mr S wants to know how the bank ended up creating a separate profile for him with the wrong address. Santander already looked into this and it was unable to determine the cause. Because of this, Santander decided that the only explanation is that this was due to an error by the bank. Given there isn't anything that suggests otherwise, I think this was a reasonable conclusion to reach.

Mr S is concerned about his personal details being compromised and I understand why. He also points to a letter received at his own address in the name of an unknown third party. I've

seen a copy of the letter Santander sent to the wrong address and, like the bank points out, it doesn't seem like Mr S' financial information was compromised. And I can't say for certain that the third-party letter Mr S received was solely the result of Santander's error, given the only details compromised was Mr S' name and address.

Santander already referred Mr S to CIFAS if he wishes to further protect himself from fraud, and it offered to cover the £25 fee he'd incur by doing so. So I'm satisfied the bank has since done enough to help Mr S protect himself from being the victim of fraud.

Santander has offered Mr S £400 compensation, which is in the region of what I would've asked it to pay had it not offered anything at all. The bank has also removed the credit search related to Mr S' loan application, so it's unlikely Mr S' credit file has been impacted. I think this is a fair way to put things right for Mr S. I know he remains concerned about his personal details being used in an unauthorised way, but I can't see evidence that this has indeed happened because of what Santander has done wrong. So I don't think it's reasonable to ask the bank to do anything more in relation to this.

In summary, although it's unclear how the wrong address was entered onto the bank's system, I think Santander has taken reasonable steps to put things right. So I won't be asking it to do anything further. If Mr S would like to accept Santander's offer of £425, he should reach out to the bank directly to do so.

### **My final decision**

For the reasons explained, it's my final decision that Santander UK Plc has offered a fair resolution to this complaint.

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

Abdul Ali  
**Ombudsman**