

## **The complaint**

Ms W says Santander UK Plc has not adequately answered her questions after she found out it had left a footprint on her credit file when she had not applied for a Santander product or service.

## **What happened**

Ms W says a notification from one of the credit reference agencies alerted her that a credit search had been completed for a third-party with a similar name by Santander, and an '*identification - generic check*' entry had been left on her file. She wants confirmation that she has not been a victim of identity fraud, a better explanation as to why Santander cannot provide more details about the circumstances of the search; and details of what Santander has done to ensure mistakes like this do not recur, if it was an error on the bank's part.

Santander explained it was unable to determine exactly what had happened but it was likely due to a mistaken financial association. This was why it had requested the search to be deleted and the financial association to be removed once it was brought to its attention. It has now offered Ms W £75 compensation for the distress and inconvenience its likely error caused. It apologised that it had not previously addressed Ms W's concerns – if only to confirm that it is unable to conclusively say exactly why the search appeared on her file.

Our investigator said the bank's response to Ms W's complaint was fair and reasonable. She understood that Ms W was looking for more detail as to why and how the mistaken association occurred, but she said the bank was unable to provide more information about the cause of the error. And it would not be appropriate for the bank to give information about the third party or their application. She said there was no indication that Ms W had been a victim of identity fraud. And she felt the bank's offer of £75 compensation was fair and noted that it had already corrected Ms W's credit file.

Unhappy with this assessment Ms W asked for an ombudsman's review. She said until she received a better explanation as to why Santander cannot provide more details about the circumstances of the search and details of what Santander has done to ensure mistakes like this do not recur, if it was an error on the bank's part, her complaint would not be resolved. And she still had concerns she has been the victim of identity fraud.

## **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.

Where the evidence is incomplete or inconclusive (as some of it is here) I have reached my decision based on the balance of probabilities. In other words, based on what I think is most likely given the available evidence and the wider circumstances.

I think Santander's settlement offer is fair. I'll explain why.

I understand Ms W is looking for more detail, but Santander has confirmed that it has

provided as much of an explanation as it can. And whilst this is frustrating for Ms W I think Santander has been open and fair in explaining that it is unable to give her more definitive answers. Unfortunately, in some cases we simply cannot know with certainty what happened.

In answer to Ms W's question about what Santander has done to reduce the risk of this issue recurring, it has said a mistaken financial association was the most likely cause. As it has removed this the issue should not recur. I have seen no evidence that she has been the victim of identity fraud – this is not to say that I do not understand why this would be a worry for her in the circumstances. I agree however with the bank's position that it would not be right to share any information about the third party and their application.

I have then thought about the bank's offer of £75 compensation. I think this is fair and reasonable given the duration and realised impact of the issue.

### **Putting things right**

I will leave it with Ms W to decide if she wishes to accept the bank's offer. She can contact it directly, or our investigator, with her payment details if she decides to.

### **My final decision**

I find Santander UK Plc's settlement offer to be fair. Santander UK Plc should pay Ms W £75 in full and final settlement - if she opts to accept this.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 8 February 2023.

Rebecca Connelley  
**Ombudsman**