

The complaint

Mrs D complains Santander UK Plc persistently failed to provide a P60 for tax purposes unless she signs up for their online banking service.

What happened

Mrs D holds an account with Santander which benefits from receiving interest. She believes it's a legal requirement to obtain a P60 from Santander to evidence interest received to assist her in completing her personal annual tax return.

Mrs D says Santander won't provide this document unless she signs up for their online banking service. But Mrs D doesn't want to do that for personal reasons. In 2021, Mrs D says she was told by Santander a note had been placed on her account to ensure this would automatically be posted to her each year. Despite this, the document wasn't received, so she complained.

Santander responded to Mrs D's complaint in May 2022 and didn't agree they'd done anything wrong. They said an account summary document is automatically sent to customers who are registered for online banking during April and May of each year. Where not registered, Mrs D would need to contact them to request a paper version is sent out in the post. They included a paper copy of Mrs D's account summary document with their response.

Unhappy with Santander's response, Mrs D referred her complaint to this service. She wanted an assurance that Santander would send her a P60 as soon as possible each year without having to specifically request one.

Our investigator didn't think Mrs D should be disadvantaged by having to contact Santander each year to request a paper document. She thought Santander should automatically send it to Mrs D. She also thought Santander should pay compensation of £50 to reflect the inconvenience she'd experienced.

Santander couldn't find any record of Mrs D contacting them in 2021 and said they couldn't commit to automatically sending a paper document to her. But they did agree to pay compensation of £50 for the inconvenience she'd experienced.

As an agreement couldn't be reached, Mrs D's complaint has been passed to me to consider further. In doing so, I reached a different outcome to that of our investigator. Because of that, I issued a provisional decision on 8 November 2022 – giving both Mrs D and Santander the opportunity to respond to my findings below, before I reached a final decision.

In my provisional decision, I said:

Mrs D has referred to a legal requirement to obtain a P60 to evidence interest she's received from Santander. A P60 is an HM Customs and Revenue ("HMRC") form which show tax deducted from an individual's salary or pension income. They are not issued to show interest received.

Mrs D needs something to evidence the interest she's received so that she can include this on her annual tax return. Prior to 6 April 2016, all banks and building societies automatically deducted income tax from any interest received by an individual on non-ISA savings and current accounts unless the individual was registered to receive interest gross. Up to that

point, a bank could issue a Section 975 ("S975") certificate showing tax deducted, if requested.

Since 6 April 2016, banks and buildings societies have been paying interest without income tax deducted. So, S975 certificates are no longer required. But where an individual completes a self-assessment tax return, they may need to include details of interest received.

Details of interest Mrs D received from Santander is included on her regular bank statements. However, Santander elected to prepare an annual account summary each year including details of the total interest received during that period. It's important to acknowledge this isn't a regulatory requirement. It's a service Santander voluntarily offer.

Santander's policy and process is that this document is made available electronically through their online banking service. A paper copy isn't automatically produced and posted to their customers. And there's no provision for this to be automatically provided in paper form.

It isn't the role of this service to ask a business to alter their policies or procedures or impose improvements on the level of service offered to their customers. These aspects fall firmly within the remit of the regulator – in this case, the Financial Conduct Authority (FCA).

But it is our role to examine and decide whether a business has been fair and reasonable in the manner in which those policies and procedures are applied in the individual circumstances of Mrs D's experience with them. When considering her complaint, I've also considered any relevant rules and regulations set down by the FCA in their handbook – where they apply.

As I've already mentioned, details of the interest Mrs D received is included on her regular account statements. So, as Santander have already provided that information, I can't reasonably insist they provide it again in another form. But Santander voluntarily provide an annual account summary, albeit in paperless format. This is convenient for many of their customers. But Mrs D doesn't wish to use Santander's online service, so doesn't benefit from that convenience. While I accept this, I can't reasonably hold Santander responsible for Mrs D's choice here.

We're all inconvenienced at times in our day-to-day lives – and it's not unusual to experience a certain level of frustration and minor annoyance when dealing with financial businesses. But for me to make an award, I would need to be persuaded that Santander had done something wrong which resulted in an inconvenience more than someone would expect to experience in everyday life. I realise Mrs D will be disappointed; but I haven't found anything to suggest Santander did anything wrong by not automatically sending her a paper account summary each year.

Mrs D says Santander agreed in 2021 to ensure she was automatically sent a paper account summary each year. And while Santander haven't been able to find any evidence of that commitment, they've said Mrs B shouldn't have been told that. Based upon our investigator's findings, Santander agreed to pay Mrs D compensation of £50. And as it seems there may have been a lack of clarity here, for this reason, I will support that award.

Going forward, Santander have suggested a solution for Mrs D. They've provided a freephone number for her to call and request a paper document each year. She can also call in to a branch to make the request. And I think that's a reasonable response 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.

Santander have confirmed they've nothing further to add to my provisional findings. They've confirmed that if Mrs D accepts the decision, they'd be happy to pay the £50 compensation proposed.

Mrs D confirmed she'd nothing further to add. She did say she hadn't been provided with a specific telephone number to call other than Santander's usual published number. I understand Santander's telephone customer service team are normally able to order an annual account summary to be sent out to her in the post, upon request.

So, in the absence of any further information or arguments to consider, I've no reason to vary from the findings in my provisional decision.

My final decision

For the reasons set out above, I uphold Mrs D's complaint.

I require Santander UK Plc to pay compensation of £50 to Mrs D.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 18 January 2023.

Dave Morgan
Ombudsman