

The complaint

Mrs B is unhappy with the service she's received from Santander UK Plc surrounding a request she made to add her fiancé to her account.

What happened

In August 2023, Mrs B went into her local Santander branch and asked to add her fiancé to her account as a joint account holder. Mrs B was told that the application to add a joint account holder needed to be done via post, and she was provided with an application form to complete with her fiancé and to send to Santander.

Mrs B and her fiancé completed the application form and sent it to Santander on 21 August 2023. A few weeks later, Mrs B called Santander to chase the application, and was told that Santander were waiting on proof of identity documents from Mrs B and her fiancé, and that Mrs B would receive a letter shortly confirming this. Mrs B did receive the letter requesting the ID documents and following this she went into branch with the required documents which were scanned and forwarded to Santander's head office. Mrs B was told that she would be updated by Santander as to the progress of her application within a week.

However, Mrs B didn't hear from Santander within a week as she'd been promised. And when she called Santander, in October 2023, she was told that her application to add her fiancé to her account had been declined – although no reason for the decline was given to her. Mrs B wasn't happy about this, or with the lack of communication and general standard of service she was receiving from Santander. So, she raised a complaint.

On 19 October 2023, one of Santander's complaint handlers called Mrs B and said that they believed that the reason the application had been declined was because one of the ID documents Mrs B had provided had been issued over six months ago, and so didn't meet Santander's requirements. Santander's complaint handler sent Mrs B an email link to allow her to upload more recent ID documents and said they would monitor the application and keep Mrs B updated.

But Mrs B didn't receive an update from Santander's complaint handler as she was expecting. And when Mrs B went into branch to speak with Santander, she was told that the reason her application had been declined was because of a credit search undertaken on her fiancé and that her complaint had been closed on the basis that Santander hadn't done anything wrong but that £60 had been credited to her account as a gesture of goodwill. And Mrs B was later told that her application had been declined because one of her fiancé's ID documents included an old address and so wasn't up to date. Mrs B wasn't satisfied with Santander's response to her complaint, so she referred her complaint to this service.

One of our investigators looked at this complaint. They felt that Mrs B had clearly received poor service from Santander for which she should fairly be compensated. And so, they recommended that Santander should pay a further £100 to Mrs B as compensation for the frustration she'd incurred, in addition to the £60 that Mrs B had already received. Santander didn't agree with our investigator's recommendation, although they did agree to pay a further £40 to Mrs B. So, the matter was escalated to an ombudsman for a final 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.

Having done so, it seems clear to me that Santander have provided several instances of poor service here which has caused Mrs B to incur a degree of trouble and frustration that she reasonably shouldn't have. And I feel that the amount of inconvenience and upset that Mrs B has been subject to here does fairly merit the payment by Santander of a further £100 compensation to Mrs B.

In arriving at this position, I've considered that Mrs B first tried to add her fiancé to her account on 21 August 2023, when she posted the application form that she was given when she first visited branch. And while Mrs B doesn't appear to have included the necessary ID forms with her application, she didn't receive a request to provide those forms from Santander until 6 September 2023 – over two weeks later – when Santander posted a letter to her asking her to take the documents into branch so that they could be scanned.

Additionally, after visiting branch and providing the documents as requested, it wasn't for almost a further two months later – 31 October 2023 – that Mrs B was given the correct reason why her application was being declined. And this was despite Mrs B proactively and repeatedly contacting Santander to chase the status of her application during that time.

This isn't to say that I feel that Santander have acted unfairly by declining Mrs B's application to add her fiancé to her account. And I feel that it's for Mrs B and her fiancé to provide the documents that Santander require, to Santander's satisfaction.

But it is to say that I feel that Santander could and should have communicated more quickly and clearly with Mrs B what was required of her to move her application forward – as she was obviously keen to do. And I feel that by failing to accurately communicate with Mrs B in a timely manner, Santander have caused her a degree of trouble and upset for which they should pay Mrs B a further £100 compensation, in addition to the £60 they've already paid. Accordingly, my final decision is that I uphold this complaint in Mrs B's favour on this basis.

Putting things right

Santander must pay a further £100 to Mrs B.

My final decision

My final decision is that I uphold this complaint against Santander UK Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 6 May 2024.

Paul Cooper
Ombudsman