

The complaint

Mr P complains Santander UK Plc sends out statements showing his full first name.

What happened

Mr P found someone attempting to access his account fraudulently in September 2023. Since then, Mr P has tried to tighten up security and reduce the amount of easily accessible data about him.

Mr P has a Santander account, and it sends him statements showing his full first name, middle initial and surname, along with his address. Mr P felt this was too much information to display openly and complained to Santander about this.

Santander responded to say it's unable to change the format of statements and can't use just Mr P's first initial. Santander said it hadn't made an error.

Unhappy with this response, Mr P brought his complaint to this service. An investigator looked into things but didn't think Mr P's complaint should be upheld.

The investigator said the layout of statements was a commercial decision for Santander to make, and couldn't see the layout had led to any detriment to Mr P. The investigator said they couldn't see Mr P had been the victim of fraud, because of the layout of the statements.

The investigator didn't think the layout of the statements resulted in an unfair outcome for Mr P, and Mr P could look into other providers and how they send statements out.

Mr P didn't agree and said he was raising an important point. Santander was sending out two important pieces of Mr P's identity, full name and address, at the same time. Mr P feels this is too much information for a potential fraudster to find out in one go.

Mr P said Santander sends cards out with just an initial, so why not statements. Mr P said he lives alone, so there was no risk of confusion if just the initial was used.

Mr P said all providers used full names on statements and feels this is leaving the back door open to fraudsters. Mr P said if he was the victim of fraud, because of this, it would take him a lot of time and effort to sort things out.

Mr P asked for an ombudsman to decide things.

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.

Mr P has taken this issue to the Information Commissioner's Office (ICO), and it's responded

to say it doesn't feel Mr P's full first name on Santander's statements is a data breach.

Mr P also seems to be more worried about the amount of data shared between banks and credit reference agencies. This issue is something much wider than Mr P's specific complaint about Santander.

If Mr P thinks banks or credit reference agencies are taking too much personal information, I think this is something for the Financial Conduct Authority to consider, or the ICO.

Mr P's specific complaint is Santander showing Mr P's full first name on statements it posts out. Santander says this isn't something it can change.

I'm satisfied the layout of Mr P's name on his statements isn't something Santander can change, otherwise I think it would have already changed it. And I don't think Santander is doing anything wrong in the way it's displaying Mr P's name.

I think it's up to Santander, within limits, to decide what information it shows on a statement header. I don't think placing Mr P's full first name is unreasonable in the circumstances.

Mr P's said why, specifically for him, it would be reasonable for just an initial to be shown, but this won't necessarily be reasonable for other consumers. And, in any event, I don't think it would be fair to tell Santander to change its systems just for this change.

I can understand Mr P's worry about having his full name on letters, but I don't think this is unreasonably exposing Mr P to potential fraud.

Mr P's held his account at Santander for many years, receiving statements every month showing his full name, yet only recently experienced an attempt at fraudulent access. And there's no evidence to say this stemmed from his Santander statements.

I think if having Mr P's full first name was allowing a potential fraudster unreasonable amounts of information, then Mr P would likely have been the victim of fraud much earlier.

So, in the specific circumstances of Mr P's complaint, I don't think Santander using his full first name has led to an unfair outcome for him.

Mr P says his cards are sent out with an initial, not his full first name. But this is a choice for Santander to make, and not one I think I can force it to do for Mr P's statements.

Mr P mentioned moving banks, but said all the banks show the same information on statements. Whilst Mr P's statement will likely show his full name, bank statements are generally a proof of address so should show the full name, the address line might not.

Mr P is free to explore whether other banks might be able to display his name differently on the address part of his statements.

Otherwise, Mr P could look at online statements only or getting statements less regularly than monthly, reducing the opportunity for someone to see his full name.

But, in the specific circumstances of Mr Ps' complaint, I don't think Santander needs to do more to resolve this complaint.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 December 2024.

Chris Russ
Ombudsman