

## **The complaint**

Miss B complains Santander UK Plc kept changing her correspondence address and blocking her accounts without notice causing her considerable distress and inconvenience.

## **What happened**

Miss B had several accounts with Santander – including a current account, a credit card account and a savings account – and was a customer for many years. Her accounts have since been closed.

Miss B complained to Santander on a number of occasions that it kept on changing her correspondence address and blocking her accounts without notice causing her considerable distress and inconvenience.

Santander says it looked into Miss B's complaint and accepted that it had made errors. Santander offered her £250 in compensation. Miss B wasn't happy with Santander's response and so complained to our service.

One of our investigators looked into Miss B's complaint and said that they didn't think the compensation Santander had offered - £250 – reflected the impact its mistakes had on Miss B. So, our investigator recommended an additional £200 in compensation. Santander accepted our investigator's recommendation. Miss B didn't. She sent us a very detailed letter setting out the various impacts Santander's mistakes have had on her, and the additional steps she says we should take. In summary, she asked for £40,000 in compensation for distress and inconvenience and £60,000 for losses. She asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

## **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.

There is, as far as I'm concerned, no longer any real dispute that Santander made mistakes in this case – specifically changing Miss B's correspondence address when it shouldn't have been and blocking her accounts when it shouldn't have done. The only issue, as far as I'm concerned, that still needs to be resolved is how much compensation would be fair.

As I've already mentioned, Miss B sent us a very detailed letter setting out the various impacts Santander's mistakes have had on her, and the additional steps she says we should take. Having read the file, and those detailed submissions, I emailed Miss B to say that I thought her complaint probably fell within the £350 to £750 bracket or the £750 to £1,500 bracket of our guidance on compensation. I sent her a link to that guidance too. More importantly, I asked her for additional information so I could understand some of the impacts she said Santander's actions have had. Unfortunately, I haven't had a response from Miss B.

## **Putting things right**

Given that I haven't had a response from Miss B, I've considered what compensation ought to be awarded based on what we've got. Having done so, I agree with our investigator that Santander's offer was inadequate. More importantly, I agree that the additional £200 our investigator has recommended is fair. So, that's the award I'm going to make.

## **My final decision**

My final decision is that I require Santander UK Plc to pay Miss B an additional £200 on top of the £250 it has already offered. In other words, £450 in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 18 April 2025.

Nicolas Atkinson  
**Ombudsman**