

## **The complaint**

Miss W complains Santander UK Plc failed to stop sending correspondence, including statements, to an address a third party had access to who had financially abused her.

## **What happened**

I sent the parties a provisional decision in February 2025, in which I set out the following background information to the complaint and my provisional findings, as follows:

*Miss W explained she had been the victim of financial abuse by a third party. She visited a branch of Santander in July 2023 to remove the third party's access to her banking facilities. She explained she removed her telephone number, email address and suspended online banking. She also asked for the correspondence address to be blocked as the third party still had access to this address.*

*Miss W said the correspondence block was effective from early August 2023, but complains the block has since been removed and Santander sent sensitive correspondence to the address. Miss W claims the block has been lifted a total of 12 times, and she has had to reapply it on each occasion. Miss W complains a total of 14 letters have been issued to the address since she tried to block it.*

*Miss W described the distress and panic this had caused her. She also claims the third party has been able to use the details Santander sent to take out credit in her name, causing her hardship and significantly affecting her credit rating. Miss W explained Santander have investigated twice, with the first investigation reaching an incorrect outcome.*

*Santander wrote to Miss W at the end of August 2023 stating it hadn't made an error and that there was a return mail block on her account. Santander explained its terms and conditions meant that there were some instances where it had to write to her, such as when terms and conditions change, and advised her to change her address on the system.*

*Santander wrote again to Miss W in September 2023. It said the issues Miss W raised were caused by an error on Santander's part. It explained it had sent statements to Miss W's old address when she had requested statements be sent to branch. Santander explained this as a back-office error and paid £100 compensation for this one occasion.*

*Our investigator thought Santander had done enough. They thought Santander had placed a block on Miss W's account in August 2023, but accepted some correspondence would still be sent as per the terms and conditions of the account.*

*Miss W rejected our investigator's recommendation and provided evidence correspondence had continued to the address until August 2024. She said she was 'under the impression' letters continued to be sent because she still got messages from the third party with her accounting details. Miss W sent our service a series of photographs showing statements, opened envelopes and letters from Santander with the blocked address on dated in 2024.*

*Santander has since concluded the initial marker placed on the account in August 2023 hadn't worked following our service providing this evidence. Santander confirmed it has since deleted and re-added the marker on 20 August 2024.*

*As Miss W rejected our investigators recommendation her complaint has been passed to me to make a final decision.*

## **My provisional findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

*I appreciate how strongly Miss W feels about her complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.*

*Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.*

*The first issue at hand is a matter of fact - whether statements and correspondence continued to go to the address concerned after Miss W had asked for correspondence to stop. I can see Miss W has provided our service with evidence statements and letters continued to go to the address. This evidence suggests correspondence appears to have continued to this address despite Miss W raising a complaint with Santander in 2023. In response, Santander has accepted the block didn't work stating in reply to our investigator; 'As you have provided statements sent to the address, we can conclude that the initial marker that was in place since 19 August 2023 hasn't worked. Since receiving the FOS complaint, the marker was deleted and re-added on 20 August 2024. The statements you have provided are dated prior to 20 Aug 2024.'*

*In response to our investigator's recommendation, Miss W said she was 'under the impression that letters continue to be sent though because I get barraged with messages from [third party] with my accounting details'. I asked for further information regarding this, but Miss W did not provide any clarification or evidence of this aside from the evidence of the correspondence addressed to the blocked address. I have also not seen any evidence of the losses Miss W has claimed.*

*I am minded Miss W has already received £100 compensation paid by Santander for the issues regarding one set of bank statement going to her old address in 2023. However, it would appear her complaint has not been resolved. I am reasonably satisfied there is evidence to show, on balance, letters and statements have continued to go to this address in 2024. Furthermore, although Miss W has not provided evidence the third party has used these details to her detriment, either financially or otherwise, I am satisfied that there has clearly been a significant level of distress caused by the continuation of the issues she complained about in 2023.*

*I can imagine this has been distressing for Miss W. There is evidence to show Miss W explained the circumstance and raised complaints, but correspondence continued to go to the address she had outlined her abuser had access. I therefore provisionally think a further award is appropriate in the circumstances to recognise this ongoing distress.*

*I am currently minded to award a further £300 for the distress this matter has caused Miss W, taking total compensation for these issues to £400. I am satisfied this has caused Miss W considerable upset and distress lasting over many months. However, as this is a provisional decision, and not my final decision, I invite both parties to make further representations to me before I make my final decision.*

## **My provisional findings and the parties' responses**

Santander responded to my provisional decision, it said it had no further information to add. Miss W also responded, she said she was happy with my provisional decision.

**My final decision**

For the reasons I have given, I uphold this complaint. I require Santander UK Plc to pay Miss W a further £300 compensation for the further distress and inconvenience it has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 19 March 2025.

Gareth Jones  
**Ombudsman**