

The complaint

Miss G is unhappy with several aspects of the service she received from Santander UK Plc.

What happened

Miss G opened a new current account with Santander in February 2024. Miss G sent letters to Santander dated 12 March and 12 April 2024 in which she asked Santander to send her account statements in the post as she doesn't have access to a mobile phone or online banking and in which she asked for One Time Passcodes ("OTPs") to be sent to her via email and not via mobile phone. Also in the letter, Miss G asked for Santander for a new chequebook.

In response to Miss G's letters, Santander sent a new chequebook to Miss G, but didn't action the other requests. Miss G wasn't happy about this, and so she raised a complaint.

Santander responded to Miss G and apologised for what had happened and explained that to request changes to how her statements and OTPs were received that Miss G would need to call Santander. Additionally, Santander apologised for the fact that Miss G hadn't received a reasonable response to the two letters that she'd sent and paid £50 to her as compensation for any trouble or upset this may have caused.

Miss G wasn't satisfied with Santander's response, especially as it asked her to call Santander when she had specifically told Santander that she didn't have access to a mobile phone. So, Miss G referred her complaint to this service.

One of our investigators looked at this complaint and liaised with Santander about it. During our investigator's review, Santander reassessed their position on this complaint and acknowledged that asking Miss G to call them when Miss G had told them she didn't have access to a mobile phone had been unhelpful. Santander offered to pay a further £75 compensation to Miss G because of this.

Our investigator reviewed Miss G's complaint and noted that Miss G had told Santander that she suffers with dyscalculia and a chronic medical condition which affects her ability to use a phone and which means that she's rarely able to leave the house. And while our investigator noted that Santander had now made all the changes to Miss G's account she'd requested, they felt that Miss G had unfairly incurred upset and inconvenience resultant from Santander's delay in making those changes, and that the impact on Miss G had been exacerbated because of Miss G's health conditions.

Because of this, our investigator upheld this complaint in Miss G's favour and said that Santander should pay a further £350 compensation to Miss G. Santander didn't accept the view of this complaint put forward by our investigator, 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.

I issued a provisional decision on this complaint on 17 February 2025 as follows:

Santander don't dispute that Miss G hasn't received the standard of service from them that she's entitled to have expected. But they feel that the apology, corrective action, £50 compensation that they've paid, and £75 further compensation that they've offered, provides a fair resolution for Miss G for her complaint.

Our investigator disagreed, and felt that Miss G's personal circumstances, including her dyscalculia and chronic health condition, meant that the impact of Santander's poor service had unfortunately been exacerbated, and so felt that Santander should pay a further £350 compensation to Miss G, taking the total compensation amount to £400.

Upon consideration of Miss G's complaint, I have concerns regarding Miss G's testimony about the impact of Santander's poor service on her. For instance, I note that Miss G has said that she doesn't have access to a mobile phone. However, Miss G's account statement shows a monthly payment to a well-known mobile phone network provider, from which I feel it's reasonable to conclude that Miss G does have a mobile phone contract and which causes me to question to what extent Miss G is able to use a mobile phone.

Additionally, Miss G has stated that she is largely housebound because of her chronic medical condition. But Miss G's bank statements demonstrate a considerable amount of travel by Miss G, including payments being made throughout the UK and in several locations overseas.

I've asked Miss G to explain the discrepancies between her testimony and her account usage, as demonstrated by her account statements, and to provide evidence of her medical conditions. But Miss G hasn't responded to my request.

As such, in the absence of my concerns being addressed and explained, I'm sure Miss G will understand that I don't feel that I can fairly or reasonably say that she has been impacted by Santander's poor service to the extent that our investigator believed was the case.

Because of this, while I will be upholding this complaint in Miss G's favour, I'll only be doing so to instruct Santander to pay the further £75 compensation to Miss G which they've already offered to pay, and which I presently feel does provide a fair outcome to this complaint. Although I invite Miss G to provide answers to the questions and evidence requests that I've previously asked for if she disagrees with the position that I've taken here.

Santander responded to my provisional decision and confirmed that they were in acceptance of it. Conversely, Miss G did not provide a response to my provisional decision.

As such, I see no reason not to issue a final decision here wherein I uphold this complaint in Miss G's favour on the limited basis described above. And I therefore confirmed that my final decision is that I do uphold this complaint on that basis accordingly.

Putting things right

Santander must pay £75 to Miss G.

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 Miss G to accept or reject my decision before 9 April 2025.

Paul Cooper
Ombudsman