

The complaint

Mr and Mrs J complain that Santander UK Plc gave them conflicting information about their monthly mortgage payments.

They ask for clear information and compensation for their stress and inconvenience.

What happened

Mr J called Santander to ask for help understanding his mortgage statement and to discuss what he needed to pay each month to bring down the arrears on the account.

Mr J says he was given incorrect and conflicting information on two calls, in October 2024 and November 2024.

Our investigator said Santander had given Mr J correct information on both calls. The numbers it provided were different because they were provided for different purposes. The first number was the amount Mr and Mrs J needed to pay to cover their normal monthly payment and interest on the arrears. The second number was the amount they needed to pay to clear their arrears within the remaining term of the mortgage.

Mr and Mrs J didn't agree.

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 and Mrs J raised a number of complaints with Santander, some of which they brought to this service. I'm only considering here Mr and Mrs J's complaint that they were given incorrect and conflicting information in October 2024 and November 2024 about the amount they needed to pay each month to bring down their arrears.

Mr J spoke to Santander on 11 October 2024 and 1 November 2024. I've listened carefully to recordings of the calls. I don't think Santander made an error.

As this decision will be published, I will only use round numbers and not the exact numbers referred to by the parties during the calls.

Mr J spoke to Santander on 11 October 2024. He wanted help understanding his statement. There was a discussion about what the figures on the statement meant.

Santander said Mr and Mrs J's normal monthly payment was £520. Interest on their arrears each month was £110. Santander said Mr and Mrs J would need to pay £630 to cover their normal monthly payment plus the interest on their arrears. It said if they want to reduce their arrears they would need to make payments in excess of this.

Mr J called Santander on 1 November 2024 to make a payment. He asked what their monthly payment was. Santander said the normal monthly payment was £520 and referred

to the arrears on the account. Mr J asked what he needed to pay to reduce the arrears. Santander said to stop the arrears increasing they needed to pay the normal monthly payment plus interest on the arrears. Santander said they'd need to pay £700 to clear their arrears within the remaining term of the mortgage.

Mr J raised a complaint that he'd been given incorrect information on 11 October 2024. He said he'd been told they needed to pay £630 to bring down the arrears.

Santander sent a final response to Mr and Mrs J on 4 November 2024. The final response letter confirmed the information Mr J had been given. That is, that Mr and Mrs J needed to pay £630 each month to keep their arrears where they are. And that the £700 referred to on the second call is the amount they'd need to pay each month to clear their arrears within the remaining term of the mortgage.

I think the information given to Mr J on the calls in October 2024 and November 2024 was clear about the amount Mr and Mrs J needed to pay to reduce the arrears on their account.

I think the final response letter also provided the information Mr and Mrs J needed about the amount they needed to pay to reduce the arrears on their account.

It follows that I don't uphold this complaint. I don't think it's fair and reasonable in the circumstances to require Santander to pay compensation or take further steps regarding this complaint.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J and Mr J to accept or reject my decision before 13 May 2025.

Ruth Stevenson
Ombudsman