

## **The complaint**

Master S complains that Santander UK Plc defamed his character and slandered him due to the way it has contacted and addressed him.

## **What happened**

Santander spoke to Master S and discovered that he does not like it when Santander refers to Master S as “you”, he prefers to be addressed as “Master [name]”.

Santander said it was sorry for any offence to Master S, but said that using the word “you” in conversation is not defamation, and is simply normal conversation. Santander said it could not expect its staff to address customers by their full name and title every time they are referred to in a conversation, it’s not feasible.

Our investigator didn’t recommend the complaint be upheld. He said Santander hadn’t made an error in referring to Master S as “you” or “your” during calls. He said these terms are in common use and don’t imply any disrespect or negative connotations towards the individual. He said it was reasonable for Santander to use these terms in conversations with Master S.

Master S said the investigator failed to take into consideration ‘*extreme supporting prima fascia material, physical tangible, natural exculpatory evidence of declaration of facts and denying where the victim to be known by our given name.*’ Master S requested our service ‘*to give a moral and ethical priority final decision!*’ Master S then gave notice of moving the case into the ecclesiastical court.

## **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 was sorry to learn that Master S is unhappy about being referred to as “you” or “your” in conversations with Santander’s staff.

I have carefully reviewed the available evidence, and I think it was fair and reasonable for Santander’s staff to use the terms “you” and “your” in conversation with Master S. I haven’t found that Santander’s staff have done anything wrong in addressing Master S this way.

I agree with the investigator that Santander has treated Master S fairly and reasonably in its communications and followed common use in conversation. It follows that it would be unreasonable to require Santander to take any action in respect of Master S’s complaint.

We can’t make a legal ruling as to defamation as our service is an alternative to the courts and is an informal dispute service. If Master S still wants a legal ruling regarding defamation he will need to take legal advice.

**My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Master S to accept or reject my decision before 8 July 2025.

Andrew Fraser  
**Ombudsman**