

The complaint

Mr M has complained Santander UK plc took too long to sort out problems with his credit record after he was the victim of impersonation fraud.

What happened

In early 2023 Mr M noticed credit card bills he was receiving although he'd not taken out a credit card with Santander. Santander identified this account had been opened fraudulently and confirmed they would be closing the account, stop asking Mr M to repay and ensuring this had no impact on his credit record.

Throughout 2024 Mr M felt he had to go back and forth regularly to Santander as he was still receiving bills from them. He was sure this was having a negative impact on his credit record as he'd been turned down for an account with another bank.

Santander accepted Mr M's account had been left open because of an issue with a small amount of trailing interest. They confirmed they would be sorting this out and offered Mr M £50 compensation for the trouble caused.

Mr M felt this was grossly inadequate. He was looking at compensation nearer to £5,000. He brought his complaint to the ombudsman service.

Our investigator noted there'd been a considerable delay in getting this finally sorted, which she believed was now complete. She didn't have any evidence that this had a major impact on Mr M but felt Santander should pay a total of £100 for their errors in getting this sorted.

Santander agreed with this outcome. Mr M didn't. He wasn't convinced the errors on his credit record had been finally sorted and felt Santander should evidence this. He's asked an ombudsman to consider his complaint.

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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Firstly, there's no dispute that a fraudulent application was made in Mr M's name. Santander has accepted this and admitted an error in accepting the application. I've got no evidence to show how this happened but unfortunately ID fraud is not uncommon. It's clear that the original fault lies with the fraudsters committing this crime.

That said, Santander were at fault. For whatever reason – and I suspect because of a small amount of trailing interest left on the account following closure – they continued to send credit card bills to Mr M.

However, having seen an example of one of these, these are just monthly credit card bills for a tiny amount of money. They are not aggressive demands for money nor is there any

indication that a default or similar was added to Mr M's credit record.

I appreciate Mr M's strongly felt concerns about this. Although he's shown that he was turned down by a bank for an account application, he's not shared with us a copy of his credit record so I'm unable to confirm whether or not the Santander credit card account could be held at fault. I'm not sure one aspect alone would necessarily cause this.

Santander has confirmed that they've taken steps to update Mr M's credit record completely and removed the credit card account. Mr M believes they need to evidence this but I'm satisfied this is now done.

Putting things right

Santander has accepted to pay Mr M a total of £100 compensation. I think this is fair.

Mr M is strangely unwilling to share his credit record with our service. I would need to see this and be able to identify the Santander account as the major cause of any issues before deciding any other amount should be considered.

My final decision

For the reasons given, my final decision is to instruct Santander UK plc to pay Mr M a total of £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 June 2025.

Sandra Quinn
Ombudsman