

The complaint

Ms F complains that Santander UK Plc sent her documents by post despite her explicit instructions not to do so.

What happened

In early December 2024, Ms F contacted Santander as she needed to know the gross interest figures on her accounts for her tax return. When she spoke to the agent, they indicated that the information would be sent by post. She told the agent not to put anything in the post. She was given the figures over the telephone. She had to spend a lot of time getting these, and as a result Santander paid her £70 compensation.

Ms F was living abroad, although her registered address with Santander is in this country. She did have someone she trusted to open her post, although she had made it clear to Santander that the information she was requesting was not to be sent by post.

Ms F was very disturbed and upset to find that despite her explicit instructions some documents had been sent by post and opened. Not only this but when she spoke to an agent later in December, she was told that her preference could be set to no correspondence, rather than just Webmail. Unfortunately, the agent didn't realise that this was not possible for a sole account. So, as the system couldn't register no correspondence it defaulted to sending correspondence by post. She then received further documents through the post. When she discovered this, she changed her settings.

Documents sent to Ms F included details of her finances. As a result, she said this exposed her private and financial information to unauthorised third parties, creating severe financial and personal risks. And compromised her financial security and exposed her to third-party claims, ultimately rendering her unable to rely on funds specifically reserved for safeguarding purposes. It caused her profound emotional distress.

Santander apologised and said that the documents being sent by post was a human error. It also explained that because of banking regulations, some documents have to be sent by post. It offered her £250 compensation.

Ms F rejected this and contacted Santander to ask for an email address so she could contact the chief executive. She was provided with an address, but this address was no longer active and it was subsequently explained that for security purposes Santander could not receive such correspondence by email.

On referral to the Financial Ombudsman Service, Santander offered a further £250, meaning that £500 compensation was offered. Ms F rejected this.

Ms F subsequently made a referral to the Information Commissioner's Office (ICO) in respect of the data protection issues. It upheld her complaint on 2 grounds, although said it wouldn't be taking any regulatory action:

- When Ms F originally stipulated that she did not wish to receive postal correspondence,

Santander should have been highlighted that certain correspondence could only be sent by this method.

- As explained by Santander, when the request was raised for certain information, this was one of the other types of document that could only have been supplied by post. However, it admitted it had made an error for this request being raised and completed in this way.

After a review by our Investigator, they felt that Santander's offer of £500 was fair to compensate Ms F for the distress and inconvenience caused.

Ms F didn't agree and the matter has been passed to me for review.

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 understand that Ms F's account has been set to no correspondence by post since 2015. She reiterated this to the agent she spoke to in early December when she called to get her figures for her tax return.

I understand that Ms F was extremely upset to find that documents containing her financial information had been sent to her UK postal address. And even after this when she later spoke to another agent, in an effort to help her, they offered to set the account to no correspondence. This wasn't possible and it accidentally set the account to receipt of documents by post. It was only after Ms F checked her information online that she was able to change this.

I can further see that Ms F spent a long time on the phone trying to get an email address, found out that this was no longer active, and was then told she couldn't raise her complaint by email.

As regards the data protection issues, sending correspondence addressed to Ms F to a registered address isn't in itself a data protection breach. However, the ICO said that Santander should have explained that certain documents have to be sent by post. And it sent the figures for her tax return by post and admitted an error in doing so. I've taken that into account when deciding what the compensation figure should be.

So, I believe Ms F received a total of five documents by post, after she had explained that she didn't want any post, some after she had been told that her account had been set to no correspondence

I have to decide what the appropriate compensation figure should be. Ms F says that it not only caused her profound emotional distress but put her at risk by a third party becoming aware of her finances. I'm not aware of the exact reason for this but she does refer to an abusive and coercive relationship.

An award of £500 might be fair where the impact of a business's mistake has caused considerable distress, upset and worry – and/or significant inconvenience and disruption that needs a lot of extra effort to sort out. And I don't doubt that Ms F was profoundly distressed by Santander's actions.

I've noted that when Ms F first spoke to Santander, she mentioned that somebody she trusted was going in and opening her post but didn't want them knowing her financial

situation. She can't say whether the information was physically passed on but knows that the details of it were. My view is that, whilst Santander made an error, it wasn't responsible for the information being passed on.

We have asked Ms F whether she had asked Santander to record any vulnerability and I understand that she hasn't done. Santander has a duty to consider customers' vulnerability. I haven't seen evidence, apart from Ms F understandably wanting to keep her finances private, that Santander would have been alerted to any possible vulnerability.

When considering compensation, I also have to consider whether the extreme effect which Ms F says that the mistake had on her was reasonably foreseeable by Santander. Given that she hadn't told Santander of the reasons for the account to be set to no post, and that somebody she trusted was opening her post, I can't find that it was reasonably foreseeable that a third party would obtain her information. Or that, she would, as she's told us, suffer damage to her reputation and her safety. Or that she would have to go to great lengths to safeguard her finances against any possible third-party claims.

Taking those considerations into account and also that Ms F has told her she's not suffered any financial loss, I am of the view that the £500 in total offered by Santander is a fair and reasonable resolution of her complaint.

I should reiterate the point made to Ms F by our Investigator, that is that we consider individual complaints. And this decision is limited to the resolution of Ms F's complaint. I can't make any direction to Santander about its overall processes to protect vulnerable clients or the way it operates its options for customers receiving correspondence

My final decision

Santander has already made an offer to pay £500 to settle the complaint and I think this offer is fair in all the circumstances. This is in addition to the £70 already paid.

So, my decision is that Santander UK Plc should pay £500 compensation to Ms F.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 9 September 2025.

Ray Lawley
Ombudsman