

## **The complaint**

Mrs G complains Santander UK Plc had an incorrect address for her account for years, that it didn't investigate this properly when she first raised the issue and that it still hasn't provided an explanation.

## **What happened**

Mrs G has had an account with Santander for years.

Mrs G says she went into branch in September 2022 to change her name – as she'd got married – and that two cards Santander subsequently issued didn't arrive. She says she went back into branch to find out why and was told that Santander had an incorrect address on file for her since 2017. Mrs G says Santander told her that it would investigate what had gone wrong and take corrective action.

Mrs G says she never received an outcome letter in relation to her complaint or an update in relation to the investigation. And that in October 2024 she noticed that Santander was still reporting an incorrect address for her. Santander looked into the matter and offered Mrs G £50 in compensation. Mrs G was unhappy with Santander's response and complained to our service.

One of our investigators looked into Mrs G's complaint. In the course of investigating the complaint, Santander said that Mrs G's address had been changed by mistake in February 2022. Santander explained how the mistake had occurred and our investigator passed this information on to Mrs G.

Our investigator recommended that Santander pay £250 in compensation on top of the £50 it had offered. In addition, they recommended that Santander re-imburse Mrs G the £14.99 subscription charge she was incurring to check her credit file had been properly updated until May 2025. Mrs G was happy with our investigator's recommendations. Santander didn't respond. Because Santander didn't respond, this complaint was referred to an ombudsman for a decision. The complaint was, as a result, passed to me.

## **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.

In this case, there's no dispute that Santander has made an error as a result of which I'm satisfied it had an incorrect address for Mrs G from February 2022. It's also evident that when Mrs G became aware of this error Santander didn't investigate the matter as thoroughly as it should have done. Mrs G, as a result, discovered that her address still hadn't been corrected when she checked her credit file in October 2024.

## **Putting things right**

Our investigator recommended that Santander pay Mrs G an additional £250 in compensation on top of the £50 it had already offered and re-imburse her the costs she'd incurred taking out a subscription so she could monitor her credit file and make sure everything had been properly updated. Our investigator recommended six months' worth of subscription fees be reimbursed – at £14.99 a month. Mrs G has accepted those recommendations and I agree that they represent a fair and reasonable outcome. So, that's the basis on which I'm going to resolve this complaint.

## **My final decision**

My final decision is that I require Santander UK Plc to pay Mrs G an additional £250 in compensation on top of the £50 it has already offered and re-imburse her £14.99 per month subscription cost from December 2024 to May 2025. In other words, six months' worth of subscription costs.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 9 July 2025.

Nicolas Atkinson  
**Ombudsman**