

The complaint

Miss W complains about how Santander UK Plc handled her recent Data Subject Access Request (DSAR).

What happened

Miss W requested a DSAR from Santander. Santander sent copies of all the personal information it said it held for Miss W. But, when the information arrived, Miss W said the plastic envelope it was sent in was damaged and said her personal data had been compromised.

Miss W complained to Santander. Santander said it had sent the documents by a recorded delivery service and couldn't be held responsible for any damage sustained whilst the package was in the care of the courier.

Santander resent the documents to Miss W again and said it would ensure it be securely packaged. It offered Miss W £30 to cover the cost of registering with CIFAS – a fraud prevention service. Miss W didn't accept this.

The second set of documents sent by Santander arrived and Miss W said it weighed approximately half of what the original one did. She said this meant she had no idea if anything was missing, or whether the original package had been tampered with or had documents missing.

Miss W says she's compared both packages and based on this she believes there's information missing from the original package. Santander explained that the reason the second package weighed significantly less was because of the fact this was printed on both sides of each piece of paper, whereas the original package was single side printed.

One of our Investigators considered the complaint. She said we weren't able to consider the contents of a DSAR as this was something better suited to the Information Commissioner's Office (ICO). But we could consider how the DSAR had been handled.

Our Investigator didn't think the complaint should be upheld. She said that Santander had completed the DSAR as requested, and that it couldn't be held responsible for any damage to the packages caused whilst it was with the courier. She thought Santander's offer to pay £30 for Miss W to register with CIFAS was fair.

Miss W didn't accept this and asked for the complaint to be passed to an Ombudsman. She reiterated that the packages were different and had missing documents when comparing the two. Miss W said Santander hadn't risk assessed the parcel packaging correctly and had been careless and negligent with her personal details.

The complaint has now been passed to me to consider and make a final decision.

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.

As our Investigator has explained, it's not for us to consider or comment on the contents of a DSAR. And we cannot know what documents Santander holds or should have sent. Miss W has referred a complaint about that to the ICO, and that's the correct organisation to consider that complaint.

I can consider whether Santander acted fairly and reasonably in responding to Miss W's DSAR. Specifically, in this case, the manner in which the documents were sent.

Miss W has sent us pictures of how she says the first package arrived. And I can see it has been damaged. However, Santander has assured us that that it was sent via a recorded delivery service and wasn't damaged or open when it was sent.

I can see why Miss W would be upset and worried about the package arriving open and damaged. But I agree that Santander can't be held responsible for any damage incurred whilst the package was in the care of the courier. It's been sent in a plastic envelope which was originally sealed, and Santander used a courier that provided a recorded delivery service. I don't think this was unreasonable.

I can see why Miss W would be worried that some documents may have been taken from this. But Santander has offered to pay for her to register with a fraud prevention agency to protect against any potential fraud. This should give Miss W some reassurance even if her documents have been compromised. Though I'd add I've seen nothing to suggest they have been. I think this is a fair offer, so I'm not going to ask Santander to do anything further.

Putting things right

Santander UK Plc should pay Miss W £30 so that she can register with the CIFAS fraud prevention service.

My final decision

Santander UK Plc should put matters right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 29 July 2025.

Rob Deadman
Ombudsman