

## The complaint

Mr S complains that Santander UK Plc sent text alerts to a mobile number to which he wasn't associated.

## What happened

Mr S was receiving text alerts about his account from Santander on a weekly basis. The text alerts notified him of his most recent transaction history. However, Mr S says the alerts stopped in April 2024 and he later found out that they were being sent to a mobile number he wasn't associated with. So, he complained to Santander.

Santander acknowledged it had made a mistake. It said it had rectified the problem which had happened when a mobile phone number - for a person linked to another account Mr S had been party to, had been merged with his personal profile. It apologised and paid Mr S £75 compensation.

Mr S didn't think this was sufficient to recognise the anxiety he had suffered because of his personal information being shared with a third-party. So, he referred the complaint to this service.

At this point, Santander told our service it had reviewed the matter again and it offered to increase the compensation payment to £225 – to pay Mr S an additional £150. Our investigator put the offer to Mr S, but he didn't accept it.

The investigator went on to look into the circumstances of the complaint. She said that Mr S' personal information hadn't been shared with a third-party, so she thought compensation totalling £225 fairly recognised the impact Santander's mistake had had on Mr S.

Mr S didn't agree. He said the text alerts included the last five transactions on his account every week. He added that his text alerts had again stopped, and he was worried that they were once again being sent to a third-party in error.

The investigator considered what Mr S had said. But she didn't alter the outcome she had reached. She said Mr S hadn't suffered a financial loss because of Santander's mistake and that Mr S' personal information - such as his account log-in details or account numbers, hadn't been shared. So, while Santander had made a mistake, she maintained that £225 was fair compensation in all the circumstances.

Mr S asked for his complaint to be passed to an Ombudsman, so the complaint has been escalated to me to decide.

## 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 must explain at the outset that I can't make a finding about whether Santander breached data protection laws when it sent text alerts relating to Mr S' account to a third-party. That's a

matter for the Information Commissioner's Office (ICO), not this service. However, we can consider whether Santander should pay compensation to Mr S to make good any financial loss and/or recognise any material impact the matter has had on him.

Mr S hasn't said he suffered a financial loss. But there is no dispute that Santander made a mistake here. So, what I need to decide is what level of compensation for the distress and inconvenience caused to Mr S.

Mr S has said the information in the text alerts related to the last five transactions on his account. So, I'm not persuaded that the information incorrectly shared with a third-party was data from which Mr S was personally identifiable. For example – it didn't include his name and address. And it didn't include anything that would enable a third-party to access his account such as his account number or account log-in details.

But I am persuaded that finding out his account transaction history was being sent to a third-party would have distressed Mr S and caused him to have a lack of confidence in Santander. But while the text alerts appear to have been sent to the wrong mobile number for some time, it seems that Mr S only became aware of this a few months ago and, when he raised the issue with Santander, the problem was rectified. So, I'm persuaded the distress Mr S experienced was short-lived.

Overall, given all the above, along with it not being for this service to fine or punish Santander, I think the offer Santander has previously made - to pay Mr S £150 in addition to the £75 it has already paid (£225 total) is fair and reasonable. It recognises the impact this matter has had on Mr S and is in line with the general awards this service makes.

I've noted Mr S has said his text alerts have stopped again. If this is so, Mr S will need to contact Santander so it can look into the matter. I make no finding on any further issues Mr S says he is experiencing as Santander has not yet had the opportunity to consider the matter which it is entitled to do before this service gets involved.

### **My final decision**

For the above reasons, I uphold this complaint. Santander UK Plc should now pay Mr S £150 compensation – in addition to the £75 already paid (if it hasn't already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 August 2025.

Sandra Greene  
**Ombudsman**