

The complaint

Mrs W and Mr W have complained about correspondence they've received from Santander UK Plc, regarding their overdraft.

What happened

Mrs W and Mr W had contacted Santander regarding their overdraft, as they were concerned it may be removed without notice. However, they then received a number of generic letters, which caused confusion. Santander apologised, and paid compensation for the trouble and upset caused. It also said it would ensure a fix was implemented, to resolve the system issues that led to the problem.

However, further correspondence was issued, which advised about the purpose of an overdraft, and that it's an expensive form of borrowing. Mrs W and Mr W complained again, and Santander paid further compensation – taking it to £100. It said it would review the wording of letters, as some of what was included wasn't appropriate for Mrs W and Mr W's circumstances, and also apologised for not having called back within five days, as agreed.

That said, Santander noted such letters are issued when an overdraft is used repeatedly – as part of its responsibility to help prevent foreseeable harm to their consumers.

Santander also confirmed the correspondence wasn't demand or debt collection letters, and doesn't affect Mrs W and Mr W's credit reports. Although, the account balance itself is reported to credit reference agencies.

One of our investigators looked into what had happened, but she thought Santander had done enough to put things right.

Mrs W and Mr W disagreed. They thought it wrong that inaccurate letters had been sent, particularly after the overdraft had been fully cleared. They explained the stress had been severe.

The complaint's now been 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.

Having done so, I'm not upholding it. I know this will be disappointing, but I'll explain why.

I can see that Santander has accepted it made mistakes, apologised, paid £100 compensation. It also put steps in place to try to ensure this doesn't happen again.

I understand it must have been stressful and worrying to receive incorrect correspondence, and I'm sorry Mrs W and Mr W experienced this. But Santander has already done what I'd have expected it to do to put things right. As regards the compensation, this is in line with what I'd have awarded, had it not been paid already. I don't think it would be reasonable for

me to require Santander to do more.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

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

Elsbeth Wood
Ombudsman