

The complaint

Mr L complains Santander UK Plc won't make reasonable adjustments for him and is, as a result, refusing to send his new debit card to an overseas address.

What happened

Mr L has an account with Santander with a debit card into which his pension is paid.

Mr L says he went abroad on an extended basis sometime in 2023.

Mr L says he realised in May 2024 that his debit card was due to expire at the end of June 2024. He contacted Santander asking it to send a new debit card to his overseas address. He says Santander told him that he'd need to provide documentation – in order to update his registered address – before it was able to do so. He says he sent Santander proof of ID but couldn't send proof of address as he didn't have a permanent address. Santander said it couldn't send him a card until he'd sent in the necessary documentation.

Mr L complained to Santander saying that it knew he had a disability, knew this decision would have a big impact on him and wasn't making reasonable adjustments for him.

Santander looked into Mr L's complaint and said that it couldn't send a card to his overseas address unless and until he provided documentation allowing it to update his address. In the meantime, Santander suggested other ways in which Mr L might access his money including transferring money to his overseas account. Because Mr L had complained that each such transfer would cost him £25, Santander offered him a £100 goodwill payment.

Mr L was unhappy with Santander's response and complained to our service saying Santander's refusal to make reasonable adjustments for him had had a huge impact on him emotionally and had caused him financial difficulties.

One of our investigators looked into Mr L's complaint and said that they didn't think Santander had done anything wrong. Mr L was very unhappy with our investigator's recommendations and asked for his complaint to be referred to an ombudsman for a decision. His 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 August 2025 I issued a provisional decision saying that I didn't think Santander had acted unfairly or unreasonably in this case. That's because, among other things, I was satisfied that Mr L had told Santander that he wanted a new card to be sent to an overseas address to what he's variously described as a "base address" and a "temporary address". I said:

"I can see that Santander has concerns about not only sending a card abroad, but also about sending it to an address where Mr L might not be there to receive the card. I don't think that's an unfair or unreasonable position for Santander to take. I can, therefore, understand why Santander is unwilling to send a new card to Mr L's overseas address. Mr L has pointed out that Santander accepts documents from other groups of customers – for example, international students or people applying for a basic account – which he could provide and that Santander should be making reasonable adjustments for him because he's disabled for the purposes of the Equality Act 2010. He's also said that the consequences for him of not having a working card – because he's disabled – are significant. I don't think the fact that Santander accepts documents from other groups of customers which he could provide helps Mr L, not least because he isn't an international student or applying for a basic bank account. And, more importantly, having thought about everything that Mr L has said carefully, I don't agree that Santander was acting unfairly or unreasonably given the risks of sending a new debit card to a temporary overseas address."

In my provisional decision I mentioned that I'd also spoken to Mr L to explore what, if anything, could be done to resolve this complaint. I identified a couple of potential options – for example, he said that he still had a sister living in the UK and it seemed to me that she might be able to pick up a card sent to Mr L's UK address on his behalf. Those options, based on what Mr L told me, appeared not to be likely to help. More importantly, I said in my provisional decision that Mr L had told me that:

"he's been home 'quite regularly' and that he was last in the UK in December."

I went on to say that:

"I don't think it's unreasonable to say that Mr L could have arranged a replacement card during his visits to the UK. He's told me that he's not sure when he's going to be back in the UK again, but I don't think it would be fair to say that Santander has acted unfairly and unreasonably and needs to compensate Mr L for the time he's been without a card and continues to be without a card when Mr L could have resolved the issue on one of his visits."

Both parties were invited to reply to my provisional decision.

Santander accepted my provisional decision. Mr L didn't and sent me a number of emails about my provisional decision and how we've handled his complaint. I've replied to those emails separately so don't intend to go into them in detail here. I've taken all of Mr L's comments into account before issuing this final decision.

Having re-considered the evidence and the comments the parties have made, I remain of the view that Santander hasn't acted unfairly and unreasonably in this case. Mr L hasn't provided Santander with proof of address and has told Santander that he wants his card to

be sent to what he's described as a "base address" and a "temporary address". That address is also abroad. I can, therefore, understand why Santander is unwilling to send a new card to Mr L's overseas address. In his responses, Mr L has also highlighted a group for whom he says Santander waives its £25 transfer fee. Again, in the same way that I don't agree Santander's policies on what details it needs from other groups when it comes to proof of address help Mr F, I don't agree that these waivers help as Mr L isn't in the group. As I also mentioned in my provisional decision, I'm satisfied that Mr L has returned to the UK at least once – if not on more occasions – since his card expired, and I don't think it's unreasonable to say that Mr L could have arranged a replacement card during his visits to the UK. I'm satisfied that this is another reason not to uphold Mr L's complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 7 November 2025.

Nicolas Atkinson
Ombudsman