

## **The complaint**

Mrs C complains that Santander Consumer (UK) Plc failed to update her address.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

When Mrs C made a complaint to Santander about car commission she didn't hear back from them. On 6 June 2024 Santander explained that the correspondence they had sent had been sent to her previous address. Mrs C complained about that as she said she'd advised Santander of her new address. Santander provided their final response on that complaint in February 2025. They apologised for the error.

Mrs C was unhappy with Santander's response, and she referred her complaint to this service. Santander subsequently reviewed their decision and made an offer of £100 to reflect the distress and inconvenience caused. Our investigator thought £300 would be fairer but as Santander disagreed, the complaint has been referred to me, an ombudsman, to make a 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.

I agree with our investigator's view and for broadly the same reasons. I'll explain why.

The Financial Ombudsman is designed to be a quick and informal alternative to the courts. Given that, my role as an ombudsman is not to address every single point that has been made. Instead, it is to decide what is fair and reasonable given the circumstances of this complaint. And for that reason, I am only going to refer to what I think are the most salient points. But I have read all of the submissions from both sides in full and I keep in mind all of the points that have been made when I set out my decision.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

I'm required to take into account the relevant, laws and regulations; regulators rules, guidance, and standards; codes of practice and, when appropriate, what I consider to have been good industry practice at the relevant time.

There's no dispute that Santander made a mistake here, they didn't amend Mrs C's address when she told them to do so.

Mrs C has experienced some distress and inconvenience as a result. She didn't receive correspondence to update her on the progress of her complaint, and she had to chase Santander for the reasons why and to refer her complaint to this service when I think it could have been resolved quicker. She's explained that she was caused embarrassment because the letter was sent to the wrong address and that led to her having to discuss its contents with a family member. Mrs C was kept waiting for an answer to her complaint for over eight months and when that response was sent Santander merely apologised. I think an award of £300 is in line with our published approach to distress and inconvenience payments. Santander's error would have caused more than the normal level of frustration that might reasonably have been expected from day-to-day life and an apology wasn't sufficient. This was quite a significant error as it prevented Mrs C from receiving important correspondence and it took way in excess of the eight weeks we'd expect, for a final response to be provided. While £100 may have been sufficient had the response been on time, I think the lengthy delay merits a higher award, but I don't think an award as high as £500, as Mrs C has requested is merited as this was an isolated incident.

### **My final decision**

For the reasons I've given above, I uphold this complaint and tell Santander Consumer (UK) Plc to pay Mrs C £300 to compensate her for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 10 September 2025.

Phillip McMahon  
**Ombudsman**