

The complaint

Mr and Mrs M complain that the correspondence address for their mortgage with Santander UK plc was changed fraudulently. They're also unhappy with the way Santander dealt with their complaint.

What happened

Mr and Mrs M have a mortgage with Santander. In October 2024 they chose a new interest rate product online but didn't receive an offer in the post. When they chased this up with Santander it said it had written to them. Mr and Mrs M queried this, and found that Santander had written to them at addresses they didn't recognise. They later made a complaint.

Santander said in a final response letter in November 2024 that it was sorry for what had happened and that it had changed Mr and Mrs M's correspondence address as requested in two phone calls it received in July and September 2019. It said recordings of those calls were no longer available, and suggested that Mr and Mrs M apply for protective registration with Cifas, the UK's fraud prevention service. It paid Mr and Mrs M £200 compensation.

In a second final response letter in December 2024 Santander apologised for not having removed the fraudulent addresses from Mr and Mrs M's credit files. It said it had now arranged that and reiterated that it hadn't been able to find recordings of the calls when the address was changed. It paid Mr and Mrs M a further £50 compensation.

Mr and Mrs M referred their complaint to us. Santander told us it would only have changed Mr and Mrs M's address if the callers had correctly answered its security questions, so it didn't think it had made a mistake in 2019. But it thought it had made mistakes when trying to correct things, including in updating Mr and Mrs M's credit files, and it had been unclear about how much compensation it was paying. It offered to pay a further £100 compensation.

Mr and Mrs M didn't think that was good enough and said they still wanted an investigation. Our Investigator looked into things and concluded that Santander's offer was fair in the circumstances. Mr and Mrs M disagreed, so their complaint has been referred 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.

Mr and Mrs M have been faced with a very distressing and unpleasant situation – someone contacted Santander, their mortgage provider, pretending to be them, and changed their correspondence addresses. I can understand why Mr and Mrs M want answers and want to know how the fraudsters were able to make the changes they did. Unfortunately however answers can't always be given, and I'm afraid that's the case here. Santander has said, and I accept, that it no longer has recordings of the calls it received to change Mr and Mrs M's

addresses in 2019. I don't find that surprising or unusual given the time that has since passed.

Santander has told Mr and Mrs M that they can contact Cifas to help protect themselves against future fraud, and that it can register their voices as passwords on their account for extra security if they wish. I think those suggestions were reasonable. Our Investigator has sent Mr and Mrs M copies of correspondence that went to the wrong addresses so that they can see what information was disclosed.

Mr and Mrs M haven't told us that they have experienced any other fraud, and I think it likely that a fraudster planning to use their personal information would have done so in the six years that have passed since the address changes were made in 2019. I hope it will be of some reassurance to Mr and Mrs M if nothing similar has happened to them since then. Santander has also confirmed to them that it has removed the fraudulent addresses from their credit files.

I can't undo what has happened, and I have no power to fine or punish financial businesses. I can make awards of compensation and, having considered this case very carefully, I think Santander has made a fair offer to put things right.

Mr and Mrs M didn't miss out on the mortgage deal they had applied for in late 2024. Although Santander initially told them they would need to choose a new rate because they had missed the deadline for acceptance, it did later agree to honour the rate they had chosen. The cost of protective registration with Cifas is £30 for two years. Santander included that amount in its payment of £200 in November 2024, and in the circumstances I don't consider it appropriate to make an additional award for this cost.

I recognise that Mr and Mrs M have found this matter stressful and upsetting, and I think that was exacerbated by Santander's poor handling of their complaint and the confusion about its investigation and what it was doing to try to put things right. Santander has paid Mr and Mrs M £250 and it has offered a further £100 by way of compensation, and in all the circumstances I consider that's fair and reasonable to cover the cost of Cifas registration and in recognition of the impact its handling of this matter has had on them. I don't therefore require it to do or pay any more.

My final decision

My final decision is that Santander UK plc has made a fair offer of compensation. It should pay Mr and Mrs M £100, in addition to the £250 it has already paid, if it hasn't already done so.

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

Janet Millington
Ombudsman