

The complaint

Mr R complains about the service given to him by Santander UK Plc when he tried to add his nieces as extra account holders to his savings and current accounts.

What happened

In January 2025, Mr R made an application to Santander to add his nieces, Mrs P and Miss R, to his current and savings accounts. For his two current accounts he wanted to add them separately to each one. And he wanted to add both of them to his savings account.

Mr R then received letters from Santander concerning each application. In respect of the two current accounts these advised that ID documents were required for both Mr R and respectively for Mrs P and Miss R.

Understandably Mr R tells us that he wrote to Santander on 5 February 2025 querying this as he thought that he had sent in ID for his nieces. And he queried why, as the account holder, he also needed to. On 10 March, having received no response he wrote a letter of complaint. He discussed the matter in detail over the phone on 27 March with an adviser from Santander. During that call and then subsequently Mr R was told what was necessary to proceed. Santander advised that for Mrs P, her passport wasn't signed and she hadn't confirmed how long she had been living at her current address. For Miss R the council tax bill provided was out of date.

In respect of the savings account Santander advised that in accordance with the terms and conditions of the account, only one other person could be added.

Mr R provided the necessary extra information. And Mrs P and Miss R were added respectively to the current accounts on 10 April. As far as the savings account is concerned, I believe that is still outstanding as Mr R doesn't accept that three people can't hold a Santander savings account together jointly.

Mr R had an appointment for 29 March 2025 at his local branch. He went there shortly after the phone call mentioned above to cancel it. He was advised to visit another branch as their scanners weren't working (and hadn't been working for three weeks). And he said that

visiting another branch at the time wouldn't have been a convenient option for him due to his disability.

Santander responded to Mr R's complaint. It said it hadn't made an error in respect of the forms. And it was in contact with him about some further information. In light of the difficulties he encountered in the branch, it paid him £50 compensation.

There was then a delay in receiving debit cards for the new account holders. And Miss R's cards were sent to her address where she had a shared mailbox, so had specifically asked that they be sent to Mr R's address.

On referral to the Financial Ombudsman Service, Santander offered a further £150 compensation. Our investigator reviewed the matter and said that Santander should have

been clearer about what information it required. But they thought the compensation offered was reasonable.

Mr R pointed out that the offer was made before the issue over sending the debit cards to the wrong address arose, and the savings account was still outstanding.

The matter has been referred to me for an Ombudsman's review.

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.

request for information

After Mr R made his application, four letters were sent to him requesting further information. Santander has advised us that these were standard template letters. As such, they could only ask for information such as ID, and proof of address. As Mr R had already supplied these for his nieces, it was understandable that he queried this.

It's also unfortunate that Mr R wrote a letter concerning this and sent it to Santander in its printed self-addressed envelope which it didn't receive. Though I can't hold Santander at fault for the postal system.

I think that Santander did resolve the issue when its adviser spoke to Mr R on 27 March. During the course of a very long call and in a subsequent call a few days later I think Mr R was able to provide all the missing information.

In this case I do think that the template letters were not suitable. The documents supplied were out of date or unsigned but not missing. And, having looked at the application forms, I can see that Miss R and Mrs P both failed to supply information about how long they had been living at their current address. I understand that Mr R was asked for his ID so that it could be updated on the system, rather than it being necessary for the applications.

As regards the savings account, Santander has told Mr R that only one other person can be added to it. I understand his point concerning the application form that refers to two or more account holders, but I think this is because it is for both savings and current accounts.

There's no such restriction for current account holders. However, as a matter of Santander's own policy it won't accept more than two account holders for such an account, and I can't direct it to go against that.

However, this information wasn't given to Mr R in its initial letters and he only found out after the phone call in March. And, it's not immediately obvious to me where this information can be found, so he couldn't have been expected to know this. So, I think there was a lack of clear information given to Mr R in this case and a delay in providing him with the information concerning the savings account.

Mr R says the issue of the savings account is still outstanding. But I believe that is because he hasn't decided whether to accept just one extra account holder. If there are any other issues outstanding concerning this, he should put them to Santander. But I won't deal with it in this decision.

visits to branch

I understand that when Mr R visited the branch, he was told the scanners were down, and they suggested that he go to another branch. I can understand this would have been inconvenient and difficult for him because of his disability.

I understand Mr R's distress at being told this. Though I don't think he needed to go to the branch in respect of his applications. In the phone call of 27 March, and a subsequent call, the adviser had sorted out Mr R's application and told him to cancel any branch appointments. So while I appreciate that it would have been inconvenient for him, I consider what happened, rather than what might have happened.

delay in sending debit cards and to wrong address

Mrs P and Miss R were added to the current accounts on 10 April 2025. However, the request to send debit cards and online banking was not completed until 14 May 2025. Debit cards were issued on 11 June 2025. So, I can see that there was a delay here, although I've not been told there was any extra difficulty caused because of this.

Further Miss R asked for the application to be sent to Mr R's address, as she had a shared mailbox at her address. However, Santander sent the cards to that address. I recognise that this was an error on its part.

failure to send copies of the applications

Mr R says he has been asking for these but I'm not aware if he has actually now received them. I'm not clear what issues he has with the applications but if the issue is still outstanding, he should contact Santander about it. And it should send these. But as it's an ongoing issue, I can't deal with it in this decision.

compensation

Whilst I understand that the issue of the debit cards arose after Santander made its offer, we make awards of compensation looking at the whole case rather than breaking them down to cover individual issues. And, looking at the case as a whole, overall, I think the extra £150 offered to Mr R is fair and reasonable to deal with the issues in his complaint. I'm aware that, having had a letter go missing in the post, Mr R spent money on sending letters by recorded delivery. But as I've not found Santander responsible for him having to do this, I won't award any extra compensation for it.

My final decision

Santander has already made an offer to pay £150 (over and above the £50 already paid) to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Santander UK Plc should pay £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 28 October 2025.

Ray Lawley
Ombudsman