

The complaint

Mr J is unhappy that Santander UK Plc will not amend his correspondence address to his son's address so that he can receive his letters. He said that where he is living now doesn't accept mail and he still needs to be able to receive letters.

What happened

Mr J contacted Santander on 30 September 2025 to update his address as he had recently moved into a caravan park. Mr J told Santander that the caravan park is unable to accept mail so he wanted to change his address to his son's address so that he could still receive correspondence.

The adviser explained to Mr J that they would still need to record his residential address as the caravan park even though they don't accept mail, but they could then add his son's address as the correspondence address so that Mr J would still receive letters.

Mr J wasn't happy about this and said he shouldn't need to give the caravan park's address as they do not accept mail. Mr J raised a complaint with Santander.

Santander didn't uphold the complaint and said they still needed to register Mr J's residential address as part of their verification and compliance.

Mr J brought his complaint to the Financial Ombudsman Service as he still remained unhappy and said that Santander told him they were going to close his accounts which he did not want to happen. The case was looked at by one of our investigators who didn't uphold the complaint. He didn't think that Santander had done anything wrong in needing to register Mr J's address.

Mr J didn't agree with this and questioned whether Santander were in their right to close his accounts and refuse to send correspondence to his son's address. Mr J feels Santander are discriminating against people that live in caravans.

As Mr J disagreed, he asked for the complaint to be reviewed by an Ombudsman, so it's been passed 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.

Having considered everything very carefully, I've come to the same conclusion as the investigator, and I'll explain why.

I've listened to the telephone conversations that Mr J had with Santander about amending his address. The first time he called Santander was on 30 September 2025 and he explained that he had moved into a caravan park but they didn't accept mail so he wanted to use his son's address so that he could still receive his correspondence.

Mr J gave the adviser the caravan park address and also the address of his son and the adviser explained that he would register the caravan park as Mr J's residential address. The adviser said he would add his son's address as the correspondence address so that any mail would be sent there.

Mr J was very unhappy about this and questioned the adviser as to why the caravan address was needed when he just wanted to use his son's address. The adviser explained that they needed to have a record of where Mr J was actually living but they understood that he couldn't get mail delivered there so they were happy to add Mr J's son's address to ensure he received any letters.

Having listened to this telephone call as well as the several telephone calls that Mr J had with different people at Santander about this, I can't say that Santander have done anything wrong.

I understand that Mr J feels very strongly about this, but Santander have not refused to add Mr J's son's address as correspondence address in order for him to receive correspondence. But they have explained multiple times that they still need to add the caravan park as the residential address because that is where Mr J is residing. Santander have a regulatory requirement to know where Mr J lives. It's not unusual for consumers to have a separate address for their correspondence when they are living elsewhere.

I appreciate that the caravan park do not accept mail, and this is why Santander will use Mr J's son's address. But the issue here is that Mr J doesn't believe that Santander are entitled to register the caravan park address. But I disagree with Mr J here. Santander have a requirement to log Mr J's residential address and by doing so, they are adhering to their own regulatory requirements.

I am aware that there is currently a 'returned mail' flag on Mr J's account which means that there isn't any post being sent out at the moment. Once Santander register both addresses on Mr J's account, this will be removed, and he will be able to continue to receive correspondence as he was before. Santander have confirmed they are not going to close Mr J's account, but they just need to register both addresses and there is nothing wrong with this.

I know that Mr J will be disappointed with my decision but given the circumstances of this case, I am satisfied that Santander have acted fairly and reasonably in this situation.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 February 2026.

Maria Drury
Ombudsman