

The complaint

Mrs S complains about the impact of information given to her by Santander Bank PLC after she advised them of a new address.

What happened

After moving home in March 2025, Mrs S telephoned Santander in May 2025 to change her address. This was done but Mrs S was wrongly told that the address would update on previous statements. Due to what Mrs S needed the statement for, she found herself in a position of having to travel at her own expense and inconvenience, to a branch of Santander so they could supply a paper statement with the new address.

As a result of what happened, Mrs S logged a complaint with Santander.

Santander investigated the complaint finding they were at fault. They spoke to Mrs S to apologise, crediting her with her taxi cost of £55 plus £25 for distress and inconvenience which Mrs S initially accepted. After consideration, Mrs S contacted Santander unhappy with the compensation, so Santander increased the £25 to £50 but Mrs S declined it and brought the complaint to our service.

Our investigator contacted Santander who responded with an offer to settle the complaint. They offered to increase the compensation amount to £75 but Mrs S did not regard this as sufficient. After our investigator looked into the complaint, they liaised again with Santander asking if they would pay a compensation total of £100 which Santander agreed to. However, Mrs S disagreed with this outcome saying the compensation award that had been proposed was not justifiable for someone with her medical conditions.

As Mrs S remained unhappy, she requested an ombudsman review her complaint.

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 view of Santander's admission of error, I've concentrated my considerations on the compensation element of this complaint as this appears to be the disputed aspect. Regarding Santander's admission, I'm pleased to see them showing accountability, and their efforts in attempting to resolve the situation by promptly refunding the taxi fare, and crediting compensation. I also note Santander's mention that feedback will be provided to the individual who gave the incorrect information.

Moving onto compensation, using financial services won't always be totally hassle free and we wouldn't award for things that aren't more serious than the normal nuisances of everyday life. That said, I acknowledge here that Santander's error did impact Mrs S and compensation is warranted.

As part of my decision, I must look at the most recent amount of £100 compensation - which Santander have agreed to – through this service's lenses of fairness and reasonability. I

thank Mrs S for her submissions as to why she continues to regard this amended total as insufficient, and would like to reassure her that I have taken into account her circumstances in my considerations.

In conclusion, while Mrs S is likely to be unhappy with my decision, I have to base my decision on the evidence and facts presented. As I consider Santander's complaint actions and agreement to £100 (in addition to the taxi fare reimbursement) to be sufficient and fair here, it would not be fair to ask Santander to do anything further.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld, and I require Santander UK Plc to ensure they pay Mrs S £100 compensation, less any amounts already credited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 18 December 2025.

Chris Blamires
Ombudsman