

## **The complaint**

Mrs G has complained that she's been paying Santander UK Plc £5 a month to reduce her overdraft, but it now expects her to increase this to £10 a month, and contacts her repeatedly. It's also changing the type of account she holds with it.

## **What happened**

Mrs G has an account with Santander, but feels it's pressuring her to repay more of her overdraft than she can afford. She's also unhappy that it's changing the type of account she has.

One of our investigators looked into what had happened. He listened to the call Mrs G had with Santander on 5 August 2024. On this call, the agent explained that overdrafts are only intended as short-term measures and for emergencies. On this basis, the agent suggested that Mrs G may like to make larger payments towards paying it off. Mrs G said that the £5 a month was what she could manage, and the agent accepted this.

Our investigator also checked with Santander, and it confirmed there's no agreement or expectation for Mrs G to increase her payment to £10 a month. It's aware she's self-managing her overdraft. It also said her account isn't with its Collections and Recoveries team.

Our investigator explained that the reason Mrs G is continuing to receive correspondence about her overdraft, is because Santander contacts customers who are overdrawn, where it may indicate financial hardship. This is to support them, and signpost them to external agencies who can also provide further help and support. He didn't think this was unreasonable.

He also looked into why Mrs G's account type was changing from a 1/2/3 Lite Current account to an Everyday Current Account. He could see Santander no longer offered the 1/2/3 Lite Current account. Although he understood Mrs G didn't want her account to be changed, section 15 of the account's terms and conditions allowed for this, and the correct notice was given.

Finally, as regards a direct debit that wasn't taken in August 2025, Santander confirmed the funds had been available, but the merchant hadn't requested them. So, Mrs G would need to contact the merchant directly.

Mrs G responded to say that she doesn't understand why Santander suddenly started contacting her about the overdraft, particularly as her circumstances hadn't changed. And even after her call with it, it's continued to contact her, which is distressing and harassing.

## **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 done so, I'm not upholding it. I'll explain why, and I hope this offers Mrs G some reassurance.

I can see that Mrs G has been paying £5 a month towards her overdraft, and this arrangement works for her. Santander has confirmed it's happy with this. So, I don't think Mrs G has cause for concern. The reason it mentioned increasing this was just a suggestion. And I don't think that the continued contact suggests anything untoward, and nor do I think it's intended to hound Mrs G in any way. Rather, it's something financial businesses do, as part of their ongoing obligations to ensure affordability and that they are supporting their customers. I don't think Mrs G is being targeted, and Santander has confirmed it's not asking for a higher repayment.

As regards the account changing, Santander gave Mrs G notice it was doing so, as it was no longer offering her type of account. It was entitled to do so under the terms and conditions. And it's confirmed that it didn't affect the direct debit. The reason it didn't go out, was because the merchant hadn't requested the funds.

### **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 17 February 2026.

Elspeth Wood  
**Ombudsman**