

## **The complaint**

Mr C complains about fraud alert emails, unwanted telephone calls and the failure to provide an email service for raising complaints by Santander UK Plc.

## **What happened**

Mr C advises that he is neurodivergent. He tells us this means he has difficulty using the phone and receiving letters by post. He prefers email but complains that Santander won't offer him an email service to complain. In particular he says that its secure email service is difficult to navigate. He believes this is discriminatory and that Santander should provide a clear and accessible email service for this.

He also complained that he received a fraud alert email with no opt-out or ability to respond. He believes these emails mimic scams and are non-replying surveillance tools, which he argues amount to unauthorised marketing or data harvesting under GDPR.

He also said that sometime in October or November 2024 he received phone calls without prior secure notification asking for his personal details and he noted these are widely flagged as fraudulent when he searched online.

Santander said it was satisfied with its fraud prevention strategy. It said it can confirm that it doesn't have any mechanism that would track customer behaviour via email. And that it provided alternatives to telephone communication but couldn't provide an open email option for communication by email. It also said it couldn't trace any calls to or from Mr C since October 2023.

On referral to the Financial Ombudsman Service, our Investigator was satisfied that Santander had acted reasonably and she wouldn't be asking it to do anything more on this complaint.

Mr C didn't agree and the matter has been passed to me for an Ombudsman's consideration.

## **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.

This service's function is to resolve individual disputes informally. We don't have the power to ask Businesses to change the way they provide a service. I can look at the service provided to Mr C by Santander and review whether it has acted reasonably in respect of that. If any evidence is incomplete or conflicting, I will decide the matter according to what in my view is most likely to have happened.

### *email contact*

I understand that Mr C's preferred method of contact is by email. And that he isn't able to raise a complaint with Santander by ordinary email. He thinks this is discriminatory.

Mr C's complaint is that Santander has failed to make reasonable adjustments for him. I accept Mr C may find the secure email service difficult to manage, as I understand it is available mainly online rather than through the App, I think Santander has made reasonable adjustments for its customers who can't use telephone communication. This includes the mentioned secure email, online chat and post. We have in other cases found that Businesses don't have to provide a general email contact address, even as a reasonable adjustment. This is because the service is not secure. Unlike telephone, chat or secure email or post it's not possible to ensure the person being contacted is the actual customer. So in my opinion it wouldn't be reasonable to expect Santander to provide such a service.

Mr C says he was contacted by Santander in October and November 2024 and asked to disclose some personal data. Santander has no record of any calls made to Mr C since October 2023. I can't presume that the call he received was actually from Santander and not a scammer or fraudster. And with no other evidence of the call, I can't make a finding on it.

#### *fraud emails*

I understand Mr C objects to a general email sent to him by Santander warning him about fraud. However, Banks and other financial providers are required to warn their customers about scams and frauds. And while he believes the email was designed as a marketing tool to harvest his data, I've seen no evidence that this was the case. I've taken into account in particular that the email didn't ask Mr C to reply. And as I've said we don't intervene in Santander's general business processes.

#### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 7 January 2026.

Ray Lawley  
**Ombudsman**