

The complaint

Mrs D complains that Santander UK Plc (Santander) sent her emails in the early hours of the morning and these woke her up. Mrs D also complains that Santander mentioned the incorrect time of waking her in their written response.

What happened

Mrs D has a bank account with Santander. Following a complaint to Santander, Mrs D received their response by email in the early hours of the morning, she says this woke her and members of her household and they couldn't get back to sleep. She complained to Santander about this and was given £25 compensation.

The following day, Mrs D received Santander's email confirmation they had resolved the complaint, but she also received this in the early hours of the morning. Mrs D complained to Santander that the email had woken her and members of her family. Santander gave Mrs D £30 compensation.

The following day, again, Mrs D received an email from Santander early in the morning confirming they had resolved the latest complaint. She again complained to Santander that it had woken her and members of her family. Santander said Mrs D was aware already the emails were automatically sent, and that she could change the notification settings on her phone to avoid being woken. They didn't pay further compensation.

Mrs D was unhappy further compensation wasn't paid by Santander and approached the Financial Ombudsman Service. Mrs D also complained that Santander mentioned the incorrect time of waking her in their written response.

One of our investigators looked into things but she didn't uphold the complaint. She said that Mrs D was able to change the notification settings on her phone, and she didn't think Santander could be held responsible for her not doing so. She also noted that Santander had said she'd received the emails at 5am when it was nearer to 4am, but she didn't think this made a difference to things overall. The investigator didn't ask Santander to do anything further.

Mrs D remained unhappy, and the case was passed to me for a final decision.

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, whilst I appreciate it will come as a disappointment to Mrs D, I won't be directing Santander to do anything further.

The same issue has been complained about to Santander in very short succession over several days. Mrs D says that when she received the emails from Santander in the early hours of the morning, her phone notifications woke her and members of her household, and they were unable to get back to sleep. For the first two times this happened, on consecutive days, Santander advised the emails were automated rather than sent by an agent from Santander, but they separately paid £25 and £30 compensation.

It was on the third occasion immediately after this where Santander declined to pay further compensation. This is because they said Mrs D was already aware the emails were automated, they were obliged to send a response to her following her complaints, and it was her choice to have her phone notifications settings as they are, and she could change the settings to avoid being unexpectedly disturbed if she wanted to.

I acknowledge Mrs D has said she likes to keep her phone notifications on, in case someone needs to contact her in an emergency. However, I can't hold Santander responsible for this. I don't know about the specifications of Mrs D's device, but often emails, texts, social media, and phone call notifications can be set independently of each other. And often when general phone notifications are off, specific numbers can be set to circumvent this for emergency purposes. And if emails specifically being received is an issue, rather than phone calls in an emergency, then other options may be possible, such as logging out of an email account.

Given the time the emails were received, I can see why at first that would have been unexpected and appeared unusual to Mrs D. However, after first complaining to Santander about this, Mrs D was made aware by them that the emails were automated and weren't physically sent by an agent of Santander in the early hours of the morning. And based on the previous complaints being followed up by email (which led to the initial complaints where Mrs D was given £25 and £30), it was likely she'd receive another automated email following the latest complaint, which could also be received at any time. And Mrs D does also have the option to change the notifications on her phone if she wishes to, and I can't reasonably hold Santander responsible for how Mrs D has her phone settings. So, I won't be directing Santander to pay further compensation.

If Mrs D doesn't want to receive *any* emails from Santander, knowing any automated emails could be received by her at any time (if she doesn't want to change her phone notification settings), she may wish to contact Santander to ask for her email address to be removed from their systems, and to discuss other options of communication with them.

I acknowledge Mrs D complains that Santander gave incorrect times in their response as they referred to emails being received at 5am rather than closer to 4am. However, this doesn't change my view of things as outlined above.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 4 February 2026.

Callum Milne
Ombudsman