

The complaint

Mr W complains that Santander UK Plc sent certain notices to him by post although his account preferences are set to paperless.

What happened

During the period January to April 2025, Mr W received a number of notices from Santander relating to unpaid direct debits, in the post. He had opted for his account to be paperless and as he shared his address with family, this caused an impact on his relationship with them. He explained that the volume of letters received caused them to threaten him with having to move out.

Mr W made a complaint to Santander and requested compensation for the distress caused.

Santander said it hadn't made any error. It said it must send letters via post when it gives customers letters of notice of a payment not being made. This is within the terms of the account. It also referred to its website which explains that it may still send some notices in the post.

On referral to the Financial Ombudsman, our Investigator said they couldn't reasonably or fairly evidence a bank error, so wouldn't be asking Santander to pay any compensation.

Mr W disagreed and said that Santander's website stated that choosing paper-free means receiving documents, statements and letters online and not by post. And he received repeated postal letters sent over a period of months, not a single isolated notice. And that the conclusion relies on general statements about regulatory requirements without identifying a specific obligation that required these communications to be sent by post.

Our Investigator explained that the letters sent are regulatory letters to let him know about his account position and the consequences of those payments not being made.

The matter has been passed to me for an Ombudsman.

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.

I appreciate that receiving a number of letters by post caused Mr W some distress since, as he has rightly pointed out, he thought he had opted for his account to be paperless.

The regulatory requirement here is that notices such as those relating to non-payment of direct debits have to be sent to explain what's happened and to give the customer an opportunity to rectify the position. Santander explained on its website that "*So, for now, depending on the accounts you have with us, we may still send you some notices in the post.*".

I can't point to a particular banking rule or regulation which specifies particular notices to be

sent by post. However, as our Investigator has explained, Banks and other Financial Institutions do have an overall duty of care to make customers aware of matters such as any unpaid direct debits. So I've looked at whether Santander's actions in doing so were reasonable. I think it's fair to say that for the account Mr W had, Santander warned that some communications would be sent by post. And if Mr W was to be made aware of important information that affected his financial position, my view is that it wasn't unreasonable to send it by post. Where I think it would have been more likely that he would have got the information and acted on it.

Banks do have to engage with their customers if they have financial problems, and the notices set out what steps Mr W could take. But if Mr W didn't address this and didn't ensure there was enough in his account to pay the direct debits, he was going to continue to get the notices. This was the case whether it related to a single missed payment or a number of them – Santander's system would trigger the letter to be sent, whenever a payment was missed.

As Santander says, this position could change in the future, but I don't think that it would be reasonable to expect it to change its system for individual customers.

As I've said, I'm sorry this has caused Mr W some distress. But as I haven't found there to be any error on Santander's part, I can't require it to pay any compensation.

My final decision

For reasons I've set out above, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 3 March 2026.

Ray Lawley
Ombudsman