

## **The complaint**

Ms A complains that Santander UK Plc gave her conflicting information about her Individual Savings Account (ISA) and about a CIFAS marker against her name. CIFAS is the UK's fraud alert service.

## **What happened**

Ms A opened an ISA with Santander and paid money into it.

She was then contacted by Santander with a request that she upload documents to ensure that the account could be opened. It was, however, already opened and funded.

Ms A was also told that there was a CIFAS marker on the account and that it would be closed. After several calls it was established that Ms A did not in fact need to provide further documentation and that the account would not be closed. There was, however, a CIFAS marker against Ms A's name.

Ms A complained about what had happened. Santander acknowledged that it had made errors and paid Ms A £100 in recognition of that. She referred the matter to this service.

One of our investigators considered what had happened. He acknowledged that the bank's actions had caused confusion and had upset Ms A but took the view that the payment of £100 was enough to resolve matters. Ms A did not agree and asked that an ombudsman review the matter.

## **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, however, I have reached the same overall conclusion as the investigator did.

I stress first of all that I have not considered and make no comment on the registration of a CIFAS marker. That is the subject of a separate complaint.

I have however considered Ms A's complaint that she was given incorrect and contradictory information about her ISA. She was told that she needed to provide further documents in order to complete the account opening process. That was incorrect – Santander had all the documents it needed, and in any event the account was already open and had been funded. Ms A was also told, incorrectly, that the account was to be closed. That was also incorrect, and Santander says that it tried unsuccessfully to stop the closure notice but was unable to do so.

I accept that Santander's errors will have put Ms A to some inconvenience and will have caused her distress. Like the investigator, I take the view however that the compensation of £100 which the bank has paid is sufficient to resolve matters and I don't require it to do any

more. I believe the payment is in line with awards made by this service in comparable cases and in line with our published guidelines.

**My final decision**

For these reasons, my final decision is that I do not uphold Ms A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 16 March 2026.

Mike Ingram  
**Ombudsman**