

## **The complaint**

Mr and Mrs B are unhappy with Santander UK Plc.

Mrs B wanted her son added to her bank account and Santander asked for identification. Mrs B said she provided everything but the account wasn't updated.

Mrs B is also unhappy about being given an email address to contact that didn't work.

## **What happened**

Mrs B said firstly she wanted £300 compensation and her son added to the account and then updated that to say she wanted £500 compensation.

Santander apologised and said this wasn't the level of service it wanted to provide. It accepted it had provided an out of date email address. It sent the correct link and said it would update the colleague who provided the incorrect details.

It also accepted it took too long to add Mrs B's son to the account. It said originally a passport provided hadn't been signed and that it hadn't followed this up with Mr and Mrs B. It said it couldn't find correct uploaded documents on the file.

Santander initially offered Mrs B £50 as an apology for any inconvenience. But it accepted Mrs B remained unhappy and wanted a manager to get involved and call her back. Santander said a manager did call but there was no answer. The compensation was increased to £75. Santander paid this into Mrs B's account.

Mr and Mrs B brought their complaint to this service.

Our investigator upheld the complaint. But as Santander accepted it had made mistakes and offered a further £100 on top of the £75 it had already paid, she felt this was a fair offer. Our investigator said this offer was in line with the amount she would recommend. She accepted the problem had been frustrating and took too long. But felt for the time spent chasing this, the email issue and the inconvenience £175 was reasonable.

Mr and Mrs B didn't accept this and said they would accept a further £300 on top of the £175.

In view of this the complaint was passed on to an ombudsman 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.

This is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all the evidence provided by both sides has been considered.

There's no doubt Santander didn't maintain the service standards it would have liked to and should have provided to Mr and Mrs B. It did take too long to get it right in terms of adding his details to the account. It should have been a simple enough request and straightforward to complete. But it's clear Mrs B had to chase Santander to get matters resolved.

Santander did give Mrs B incorrect information which slowed down getting the process completed and didn't follow up when there was an issue with identification. This led to Mrs B having to make more effort to conclude the account changes.

Although there was some dispute about when Mrs B visited the branch, I don't think Santander doubts that she did visit. There clearly was an issue afterwards though as Mrs B was contacting Santander asking it why her son hadn't been added to the account from this point onwards. Santander didn't improve the situation when it asked for details to be sent to an email address that was out of date. This did cause further delay until it produced the correct address.

It's accepted that these delays slowed down Mr B being added to the account when he should have been.

There's no doubt this was frustrating and time consuming for both Mr and Mrs B.

Mrs B has pointed out ways she said this delay caused financial losses. But there's no clear evidence of such losses. I don't think there's a financial loss here that I need to consider only a hypothetical one Mrs B referred to. I'm not going to make any award for that.

But I think it was right for Santander to offer compensation. It would have been inconvenient for both Mr and Mrs B waiting for Santander to act on their request. And I think the early offers of firstly £50 and then £75 were a little low in view of the time taken and the poor service provided. But I think the total increased offer of £175 in total is fair and reasonable given the circumstances of this complaint.

### **Putting things right**

- Pay the additional £100 to Mrs B's account to make the total £175.

### **My final decision**

I uphold this complaint.

If it hasn't already done so I require Santander UK Plc to:

- Pay the additional £100 to Mrs B's account to make the total £175.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 23 March 2026.

John Quinlan  
**Ombudsman**