

The complaint

Mr K is unhappy with how Santander UK Plc handled an application he made for a credit card or the service he received surrounding that application.

What happened

In February 2025, Mr K applied online for a credit card with Santander. As part of its identification checks, Santander asked Mr K to provide proof of identity and income. Mr K sent his income documents on 12 February and received confirmation they had been received.

On 13 February, Santander emailed Mr K and said it needed physical proof of his identity to progress the application and asked him to visit a branch within 30 days. Mr K went into a Santander branch the next day and gave his passport, driving licence and application number to a member of staff, who took the documents behind the counter, scanned them, and confirmed they had been uploaded.

Over the following weeks, Santander continued to send Mr K automated reminders stating that it still required proof of identity. Mr K phoned Santander several times – on 17, 20, 21 and 28 February – to ask why the documents he had already provided were not being acknowledged. During those calls, Santander staff told him that they could not see his documents on the system and suggested that he either waited for a further upload request or returned to a branch. Mr K explained that he had already visited a branch and did not understand why this was necessary again. On the 28 February call, Santander's agent sent Mr K a link allowing him to upload his identification online. Mr K then uploaded his passport and driving licence that same day.

Despite this, on 15 March Santander emailed Mr K to say that his application had been closed because he had “failed to provide the requested documents” within the required timeframe. That email also said the application would leave a footprint on his credit file. Mr K contacted Santander again, and the agent he spoke to confirmed she could now see his passport, driving licence and income documents on the system, but could not explain why the application had not been progressed. Mr K wasn't happy about what had happened, so he raised a complaint. And when Mr K didn't receive a response to his complaint from Santander, he referred it to this service.

One of our investigators looked at this complaint and liaised with Mr K and Santander about it. During their review, Santander issued a formal response to Mr K's complaint in which they said that the application had been closed because the name on Mr K's passport did not match the name he had entered on his application. It also said that, although it had sent several reminders, it had not received acceptable identification within the 30-day window. Santander further said that it was not the bank's process to explain why identification had been rejected, and that call-handling staff would not have been aware of the name mismatch at the time.

Mr K disputes that he was ever told there was any issue with his name and says that at no point did Santander explain that he needed to reapply using his full legal name. He says that

if Santander had identified or explained the mismatch – either at branch on 14 February or during the multiple phone calls that followed – he would have corrected it immediately. He also says that because of the delays, he incurred around £57 in interest on the balance he had intended to transfer to the Santander card. Dissatisfied with Santander's response to his complaint, Mr K asked for an ombudsman to issue 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.

I issued a provisional decision on this complaint on 2 March 2026 as follows:

When reviewing this complaint I've considered Mr K's testimony, Santander's submissions, and the call recordings from February and March 2025, and having done so I don't feel that Santander did treat Mr K fairly when handling his credit card application. Specifically, I feel that Santander missed several reasonable opportunities to identify and resolve the issue that ultimately led to the application expiring, and I don't feel it was reasonable to place the consequences of those failings on Mr K.

I accept Mr K's account that he visited Santander's branch on 14 February and provided his passport, driving licence and application number, expecting that these would be checked and uploaded. His explanation of what happened in branch is detailed and consistent and is supported by his subsequent calls to Santander in which he queried why the documents were not showing on its system. Although Santander says it has no record of the branch visit, I don't feel that means it did not occur; rather, I feel it's more likely that the visit was not recorded correctly and the documents were not uploaded as they should have been.

Santander says that the reason Mr K's application did not proceed was because the name on his passport did not exactly match the name he entered on his application. But at no stage before the application timed out was this explained to Mr K. Instead, the communications Mr K received from Santander were generic reminders requesting identification, and when he phoned Santander, he was repeatedly told that the system did not show any documents and wasn't told that there was a concern about his name. Neither was it suggested to Mr K that he reapply using the full form of his legal name.

Santander says call-handling staff would not have been aware of the mismatch, and that it is not Santander's process to tell customers why documents are unacceptable. I don't feel that's reasonable in circumstances like these. And while it's for Santander to set the processes their staff follow, it's also for them to be held to the consequences of any unfair outcomes that adherence to those processes results in – such as has happened here.

It also must be noted that the name mismatch was relatively insignificant – the omission by Mr K in his application of his second middle name, which is present on his passport. A mismatch arising from the inclusion or omission of a middle name is relatively common, and in most cases is easily resolved once it has been raised with the customer. It also must be noted that Santander had satisfied itself of Mr K's identity when he presented his original photo ID in branch, meaning that any identification-related risk was minimal to non-existent at that point.

I'm satisfied that Mr K could not reasonably have known that this was the issue preventing his application from progressing unless Santander told him. Santander had multiple opportunities to do this, including when Mr K visited the branch, during the several phone calls, and again when Mr K was finally able to upload his identification online. Ultimately, I feel it was unfair for Santander to allow the application to time out without ever giving Mr K

the information he needed to correct the problem.

Taking all of this together, I am satisfied that Santander did not handle Mr K's application fairly or reasonably. A series of procedural failures – including not recording or actioning his branch visit, not identifying or communicating the name mismatch, and not assisting him in providing his documents online – meant that Mr K was effectively prevented from completing his application through no fault of his own.

Furthermore, Mr K made Santander aware that he was attempting to complete a balance transfer and that delays would cause him detriment, and I don't feel that Santander took reasonable steps to prevent this. I also accept Mr K's evidence that he incurred interest of around £57 while waiting for Santander to resolve the matter, and I am satisfied that this loss flowed directly from Santander's failures.

All of which means that my provisional decision here is that I uphold this complaint in Mr K's favour. This is because I feel that Santander repeatedly failed to progress or properly assess an application because of internal process problems — and then placed the consequences of those failings entirely on Mr K without communicating the key issue or offering a workable solution.

My provisional instructions to Santander are that they must reimburse Mr K the £57 interest he incurred on the balance he wanted to transfer to Santander but couldn't because of the unfair delays brought about by Santander's handling of his application.

Santander must also pay 8% simple interest on that £57, calculated from 18 February 2025, the date Mr K began incurring interest, until the date of reimbursement by Santander. Santander must amend Mr K's credit file to remove any reporting relating to Mr K's application to them, including (but not limited to) any hard credit check that Santander undertook as part of the application process.

Finally, Santander must pay £175 to Mr K for the frustration and inconvenience he's incurred here. In arriving at this compensation amount I've considered the impact of what happened on Mr K alongside the general framework this service uses when assessing compensation amounts. And, having done so, I feel that £175 is a fair compensation amount.

Santander responded to my provisional decision and raised several objections to it. These largely relate to Santander's view that, because Mr K did not enter his full legal name on the original application, the application could not have been progressed and Mr K would have needed to submit a new application. Santander also says that this would have resulted in a second credit search being carried out.

Santander is entitled to require applicants to use their full legal names, and I accept that its systems may not allow submitted applications to be amended. However, those points do not address the central issue in this case: Mr K was never told that there was a problem with the name he had entered, nor was he told at any stage that he needed to reapply.

The evidence shows that throughout February and into March, Mr K repeatedly contacted Santander to understand why his documents were not being recognised. At no point during those communications did Santander identify the name mismatch or explain that it was preventing the application from progressing. Had Santander done so, whether when Mr K visited a branch, during any of his multiple telephone calls, or when he uploaded his documents online, Mr K could have taken the necessary steps immediately. The fact that

Santander now says the application could not have been amended simply reinforces the importance of it giving Mr K accurate information at the time, which it did not do.

Santander also says that Mr K should have realised that he needed to enter his full legal name when completing the online application. I acknowledge that the application form asks for middle names, and I accept that Mr K may have made a minor error by omitting one of his middle names. However, that does not alter my decision. As explained, Santander had multiple opportunities to identify and explain the mismatch when Mr K visited the branch, during any of his several telephone calls, or when he later uploaded his documents online. I also feel that Mr K acted reasonably throughout in trying to understand what was preventing his application from progressing, and he could not reasonably have known that the name mismatch was the issue unless Santander told him. In my opinion, the detriment arose not from the initial omission, but from Santander's failure to recognise and communicate the problem despite several opportunities to do so.

Santander says that if Mr K had reapplied, a second credit search would have been carried out. That may be so, but the need for any further search would have arisen only because Santander failed to identify or communicate the issue when Mr K first applied and repeatedly sought assistance. It would not be fair to allow detriment to flow from those failings. For that reason, I remain satisfied that Santander should remove any credit file entries relating to the mishandled application.

Santander also argues that even if it had received the correct identification on 18 February, the application would not have completed by that date, and the card would not have been available for the balance transfer. However, my decision does not turn on whether the card would have been active on 18 February. Rather, it turns on the fact that Mr K incurred interest because he could not progress his application, and that he could not progress it because Santander did not diagnose or explain the problem to him, despite having several reasonable opportunities to do so. Because of this, I feel that Mr K incurred a detriment which flowed directly from Santander's handling of the application, and I feel that it's fair that Santander should compensate Mr K for it.

Finally, Santander suggests that omitting a middle name may be a fraud risk. Santander has provided no evidence that any such concern arose in this case, and Mr K provided original photo identification in branch and later provided further documents online which I feel by any reasonable standard dissolves any potential concerns of that nature.

All of which means that, having considered all of Santander's further comments, I remain of the view that they did not treat Mr K fairly when handling his application, and that the instructions set out in my provisional decision remain appropriate. I therefore confirm that my final decision is that I uphold this complaint in Mr K's favour on the basis described in my provisional decision.

Putting things right

Santander must pay £57 to Mr K to compensate him for the interest he incurred on the balance he intended to transfer to Santander, but could not because of the issues arising from Santander's handling of his application. Santander must also add 8% simple interest to that £57, calculated from 18 February 2025, which is when Mr K began incurring interest, to the date Santander makes payment.

Santander must remove from Mr K's credit file any and all entries relating to this application, including (but not limited to) any hard credit search or other markers placed as part of the application process

Finally, Santander must pay £175 to Mr K as compensation for the distress, frustration and inconvenience caused by the delays, repeated requests for documents, and the failure to identify and explain the underlying problem.

My final decision

My final decision is that I uphold this complaint against Santander UK Plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 14 April 2026.

Paul Cooper
Ombudsman