

The complaint

Mr and Mrs R are unhappy Santander UK Plc changed the mobile number on their account records without their authorisation.

What happened

Mr and Mrs R received a message from Santander to say that their mobile number had been amended. Following which, they learned the bank had changed this without their authorisation. They questioned how this could have happened and expressed concern for the safety of their account.

Santander investigated. It said there had been an error by one of its agents when a number on another account with which Mr R had a link, was added to his profile, and the change wasn't because of fraud. To deal with things, it said it had provided feedback to the relevant business area and arranged to pay £100 to say sorry.

Mr and Mrs R weren't satisfied. They didn't think the bank had done enough to recognise the gravity of the mistake, the impact and allay their concerns about the safety of their account both at the time and in the future. They contacted us, asking we take a look. One of our investigators acknowledged the bank had made a mistake but ultimately thought the steps Santander had taken to resolve the complaint were reasonable. Mr and Mrs R didn't agree, they asked that the case be referred to an ombudsman in line with the second and final stage of our process. In doing so, they submitted the investigator should listen to calls they'd had with the bank about this, as this incident had resulted in a lot of time, effort and distress. The investigator listened to these but didn't think there was anything to warrant him asking the bank to do more. He was satisfied the bank had provided the level of service we'd expect in dealing with the issue.

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, I'm not going to ask Santander to do more. I'll explain why below.

Mr and Mrs R have been given an explanation as to how a different number was added to their account and the bank has ruled out the possibility of fraud. Whilst the change shouldn't have happened and their confidence was left shaken, it is the case that as soon as the issue was brought to Santander's attention, it took reasonable steps. It explained how the details had been amended and apologised profusely. It also removed the incorrect number and updated the details.

I realise Mr R had to speak with the bank to get to the bottom of things and reach a resolution. However, given the length of the calls, the overall timeline of events to resolution, I'm satisfied £100 paid is a fair amount when taken with the apology, which was sincere and offered several times.

Mr and Mrs R may still have concerns about their account, but there's no evidence of fraud or that anyone other than them can view their details. I can also only look at what happened and offer the re-assurance that customers have the right to raise a complaint should there be an error in the future (though I would hope not). I realise Mr and Mrs R will be disappointed that I'm not asking the bank to take further action, but after looking at things objectively, these are my conclusions - I'm satisfied the bank provided a fair resolution.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R and Mrs R to accept or reject my decision before 13 May 2026.

Sarita Taylor
Ombudsman