

The complaint

Mrs A complains that Santander UK Plc treated her unfairly as she was unable to view or manage her account, leading to the account falling into arrears.

What happened

Mrs A took out a loan in March 2023, for £20,000 repayable over five years with monthly repayments of £520.25.

Mrs A says that she has never received any letters regarding the loan, and is unable to see the details online, so has been unable to effectively manage the account.

Santander didn't uphold Mrs A's complaint. It was satisfied that it had treated her fairly.

An investigator reviewed the merits of Mrs A's complaint and didn't think Santander had done anything wrong.

As an agreement couldn't be reached, Mrs A asked for an ombudsman to decide.

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 upholding Mrs A's complaint. I know this isn't the outcome she was hoping for, and I'll explain why.

When Mrs A applied for the loan, she did so online and gave a home address which I shall refer to as address one. Santander wrote to Mrs A at that same address, with a verification code. Santander have shown evidence that Mrs A used that code online to verify the details on 16 March 2023.

On 2 January 2024, Mrs A called Santander and I have listened to a recording of the call. Mrs A is calling to change the bank account from which her direct debit is taken from. As part of Santander's security checks, it asked several questions, of which two are key in this decision.

Firstly, Santander asked for the account reference. Mrs A referred to having it "on screen" and read it out.

This demonstrates, at a minimum, that Mrs A knew her account number and how to contact Santander. Furthermore, when Mrs A said she had it "on screen" it is reasonable to think that this means she has online access.

In addition, when Santander then asked for her address, the one Mrs A gave didn't match its records, this was address two, so it asked if there might be another address. Mrs A then gave address one and Santander proceeded with the call.

At this point, Santander missed an opportunity to clarify with Mrs A whether the address it had for her was her current address. But equally, Mrs A now knew that Santander had address one on this account, so if that wasn't the correct address for her, she could have updated Santander.

As I understand it, Mrs A uses both addresses, which means that address one, which Santander were corresponding to, was in fact correct. If Mrs A didn't receive her post from Santander, it isn't something that I hold it accountable for.

Santander have also shared evidence, showing that Mrs A accessed her online account on 7 January 2024. Whilst Santander are unable to confirm what screens Mrs A viewed at the time, it has supplied evidence that she could have seen her account details online. The account details available included the outstanding balance and next repayment date.

Having reviewed everything, there is no evidence that Santander have treated Mrs A unfairly.

My final decision

My final decision is that I'm not upholding this complaint against Santander UK Plc, for the reasons outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 19 May 2026.

David Barker
Ombudsman