

complaint

Ms T is unhappy with the service provided by Santander UK Plc when she tried to access her online banking and change the address on her account.

background

Ms T is currently living abroad due to medical reasons. She wants to access her Santander online banking in order to manage her accounts whilst abroad. However her online banking was restricted in April 2017 as incorrect log in details were entered a number of times.

Because her online banking has been restricted, Ms T is no longer able to access it. She's requested new log in details to be issued to her.

As she's abroad for medical treatment, Ms T is not currently living at the UK address registered to her accounts. She's also said there's building work ongoing, and Santander applied a returned mail indicator against the address. So, new log in credentials can't be sent there and Ms T needs to update her address before Santander will send out new credentials.

Ms T has tried to change her address, but Santander asked for a number of identification documents before they'd make any changes. Ms T is unhappy specifically at being asked to provide a copy of her passport. She's said the police in the United States, where she's currently staying, have advised her against sending a copy of her passport via post or email. So she hasn't provided this to Santander.

Santander said they're looking to protect Ms T's accounts. They say their terms and conditions allow them to refuse an account holder's instructions if they're not satisfied identification has been provided.

Ms T brought her complaint to us. She says the situation has caused her a lot of stress, particularly as she's disabled and in pain. She's also said she's had trouble contacting Santander and feels their opening hours aren't customer friendly. And that she's suffered financial strain as a result of not being able to access her accounts.

When our investigator looked into the complaint, Santander said they were willing to be flexible to help Ms T due to her particular circumstances. They've said Ms T doesn't have to provide proof of account ownership or proof of address, and that they'd look to see what they can do if Ms T only sent a copy of her passport for identification. They've said that on this basis, they'd consider Ms T's request to add her brother as a correspondence address, so she can have the log in credentials sent to him in the UK.

Our investigator felt Santander's offer of assistance was fair. But Ms T disagreed and she maintains that she doesn't want to provide a copy of her passport. So the case has been passed to me to consider.

my findings

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, my decision is that I think Santander's offer of settlement is fair. I'll explain why.

I can appreciate Ms T's concerns about the possibility of her copied passport being intercepted and that she's worried about being a victim of fraud or identity theft. And I can appreciate she may feel particularly wary about doing something if the police where she's staying have advised her against it.

But I also think it's reasonable in this case for Santander to require some form of personal identification before it will change Ms T's address and send log in credentials to a new address. The terms and conditions of Ms T's accounts allow Santander to refuse to carry out an account holder's instructions (such as an address change) if they aren't satisfied with the identification provided. And I think they've applied these terms fairly here.

I say this because, while Santander have a duty to protect account holders' funds, they also need to think about Ms T's personal circumstances. And I think the adjustments and options presented to Ms T have been fair and accommodating of her circumstances. I'll summarise these below:

- Santander offered to make an exception to their usual process with the proof of account ownership and proof of address that they'd usually require. They've said Ms T need only provide photographic identification to show she is the genuine account holder.
- Santander suggested Ms T provide them with just her passport number to see whether there was anything they could do for her with this information alone, for example helping her make a payment.
- Ms T was offered the option of sending a copy of her passport via post, email or fax, including the suggestion that she could encrypt or password protect the attachment if sending via email.
- Santander also offered to pay for Ms T to register herself with the CIFAS Protective Registration service for two years, so that she's further protected from fraud.

Despite the above, Ms T has said she will only send a copy of her passport if Santander take full responsibility for any potential future fraudulent activity which may occur on her accounts. But I don't think this is fair and I wouldn't expect the bank to take on that kind of responsibility in this case.

Our investigator spoke to a large UK fraud reporting service who work in conjunction with the police in the UK. They didn't advise against sending a passport copy via email, as long as the email address was legitimate and known to the sender. The investigator passed this information on to Ms T. And I think this gives some reassurance about the possibility of using email to send the identification.

As explained above, I do appreciate Ms T has concerns regarding fraud and identity theft. But I can also see she's previously sent Santander a copy of her passport in May 2016. And that she's sent us other important documents via email in November 2017, including a copy of her birth certificate as well as council tax and telephone bills. Ms T is also willing for her online banking credentials to be sent in the post, and for her brother to read them to her over the phone. So taking all this into account, I have difficulty understanding why she's reluctant to send a copy of her passport by email.

Ms T has also complained that Santander's telephone opening hours aren't customer friendly. I appreciate that calling from abroad is inconvenient particularly with an extended time difference and taking into account the pain caused to Ms T by her disability.

However I don't consider Santander's contact hours to be unreasonable. Their telephone contact centres are open between 7am and 9pm from Monday to Saturday, and 8am to 9pm on Sundays. I understand Ms T escalated her complaint so it was later dealt with by the Executive Complaints Team and they're open for fewer hours – Monday to Friday between 9am and 5pm. But again, I don't find these hours unusual. And ultimately it's not for our service to determine that a business should extend its opening hours as that's their commercial decision.

I've also noted that Santander have previously paid Ms T £20 in recognition of the phone calls she made to them. As this hasn't been disputed, I haven't considered it further.

Taking everything into account, I feel Santander's offer is fair here. They're willing to consider adding Ms T's brother's address as a correspondence address on her account, with only photographic identification from her. And they've offered to pay for her to be proactively registered with CIFAS.

my final decision

My decision is that I find Santander's proposed remedy fair in the circumstances of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 29 May 2018.

Artemis Pantelides
ombudsman