

## **The complaint**

Mrs R complains about the difficulties she has had getting bank statements by post from Santander UK Plc.

## **What happened**

Mrs R had a current account with Santander. She requested that statements were sent to her by post, but didn't receive these for a few months. She phoned Santander a number of times in September 2023 to check why these hadn't been received. Mrs R complained to Santander about not receiving the statements, about the number of phone calls she made and that, on one occasion, she was told she'd receive a call from a Santander advisor, which she said didn't happen.

Santander responded and told Mrs R that her account was set up for statements to be posted to her on the second day of every month. It also said checks were made with the relevant department, which confirmed the statements were sent. Santander suggested there might have been issues with the postal service, but said it couldn't confirm this as it had no way of knowing what happened to letters once they left Santander. Santander offered Mrs R £20 as a gesture of goodwill.

Mrs R remained unhappy and so brought her complaint to this Service. She was concerned about the cost of phoning Santander and thought the compensation offered wasn't enough for the stress and inconvenience this matter caused. Later, Mrs R told us she was also unhappy as a Santander adviser was rude to her. She also said she should have been receiving regular text messages from Santander, but that hadn't happened.

Our Investigator didn't uphold Mrs R's complaint. She said Mrs R's Santander profile showed she was set up to receive statements by post, so concluded that Santander hadn't done anything wrong here. Our Investigator also said that Mrs R's concerns about a Santander adviser being rude to her hadn't been raised with Santander, and that would need to happen in the first instance.

Mrs R wasn't happy with what our Investigator said. She said Santander only sent statements when Mrs R contacted it about them not being received and she wanted Santander to apologise to her. Mrs R also confirmed that she had by then received the statements from Santander.

Mrs R didn't agree with what our Investigator said so this came to me for a 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 first of all want to reiterate what our Investigator said about Mrs R's concerns that a Santander adviser had been rude to her – namely that this hasn't yet been raised as a complaint with Santander, and it needs to be given the opportunity to deal with this as a

complaint before this Service can get involved. This also applies to Mrs R's concerns about not receiving text messages from Santander. If Mrs R remains unhappy after Santander has looked into these matters, then she can bring them back to this Service.

So looking at Mrs R's concerns about not receiving statements, I've seen information from Santander that shows Mrs R is set up to receive statements by post. And I can see that Santander has correctly recorded the address to which to send the statements. As the sending of monthly statements is an automated system, and so I wouldn't expect to see an audit trail, I am going to rely on what Santander said about checking with the relevant department that the statements were sent. So, I'm satisfied that the information provided by Santander suggests it's more likely than not it sent the statements to Mrs R's home address.

I don't doubt that Mrs R didn't receive them. But Santander isn't responsible for what happens to mail once it's been posted – it has no control over the postal system. I can see that when Mrs R spoke to a Santander adviser in September 2023, she expressed concern that neighbours might have access to her post. So I'm satisfied that Santander isn't responsible for what might have happened to the statements once they were posted.

What this means is that I can't see that Santander has done anything wrong here and I don't think it would be fair – and I have to be fair to both parties – to ask Santander to increase the £20 compensation already offered to Mrs R.

I can see that Mrs R was concerned about the amount of money she has spent on phone calls to Santander. I understand why this would be a worry for her, in particular as she's told us that she's not in the best of health. So I appreciate her concerns here. But I could only ask Santander to reimburse the cost of phone calls if I thought it had made any errors or acted unfairly here, and I've already said that I'm satisfied that's not the case. This also applies to Mrs R's request for an apology, which I could only ask Santander to provide if I thought it had done anything wrong here, and I'm satisfied it didn't.

Mrs R was also concerned about being told a Santander adviser would call her, but didn't. From what I can see, looking at Santander's complaint notes, Mrs R did actually receive a call from a Santander adviser on 9 September 2023. So I can't see that it made any errors here.

I know my decision will disappoint Mrs R, but I am not asking Santander to take any further action.

### **My final decision**

It's my final decision that I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 4 April 2024.

Martina Ryan  
**Ombudsman**