

The complaint

Mr M is unhappy Santander UK Plc (“Santander”) sent him a letter about an ATM dispute in the wrong size font despite him making it aware of his needs.

What happened

On 8 August 2024 Santander sent a letter to Mr M about a dispute he’d raised but it was in the standard font print when Mr M had made Santander aware that he needs to receive letters in large font. Mr M complained about this to Santander. He feels he’s been ignored and discriminated against.

Santander’s accepted it made a mistake as it had notes on its system about Mr M’s communication needs from 31 July 2024 recording that he was partially sighted and required letters in large font size. Santander apologised for the error and compensated Mr M £25 by bank transfer.

Mr M was still unhappy with this and so brought his complaint to this service. He says he had to get help from a neighbour in reading the letter which was inconvenient and caused him some distress.

Following bringing his complaint to this service Santander agreed to increase the compensation by £25 to £50 in total. Our investigator looked into Mr M’s concerns and thought that this was fair and in-line with what we’d expect for an incident like this and what it had paid Mr M previously for other similar incidents. So they didn’t think Santander needed to do anything more regarding this error but offered to send a copy of the letter to Mr M in large print should he request this.

Mr M remained unsatisfied. He says Santander had failed to send out the original letter in large print or discuss the contents of the outcome of the dispute and has asked for an ombudsman’s 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.

Mr M’s complaint is that Santander sent him a letter in the wrong font size despite it knowing and having it recorded that he needed letters sent out in large font.

I need to be clear here that my decision is only looking at the error Santander made in the font size of a letter sent out to him and not the contents of the letter which is the subject of a separate complaint.

It might help if I explain that my role is to look at problems that Mr M has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I’d seek to put Mr M back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

In this case it is not disputed that Santander made an error and sent Mr M a letter in standard font instead of large font as per his needs. So all I have to decide is what Santander has done to put things right for Mr M is enough.

And having considered everything I think it is. I accept Mr M was inconvenienced and dismayed at having received a letter in the wrong font size and had to have his neighbour read him the letter. But my understanding is that Santander has been sending out letters in large font as per his request and so I think on this occasion it was simply an administrative error on Santander's behalf and not due to any discrimination against Mr M.

My understanding is Santander sent Mr M a copy of the letter in large print but as Mr M says he didn't receive this another copy was sent by this service by email. So I consider Mr M has been put in the position he'd be in as if the mistake hadn't happened.

Santander has also offered - and my understanding paid - compensation of £50 in total for the inconvenience caused (£25 in September 2024 and £25 on 30 January 2025 by bank transfer). I understand Mr M doesn't think this is enough, but mistakes do happen and things don't always go smoothly and not every mistake warrants compensation. And as I consider the inconvenience and impact on Mr M as minor and this amount of compensation is in-line with what we'd recommend in circumstances such as this, I think this is a fair way to settle Mr M's complaint.

My final decision

For the reasons I've explained, I think what Santander UK Plc has done to put things right for Mr M is fair. My understanding is that Santander UK Plc has already paid Mr M £50 in total compensation for its error, but if this isn't the case I direct Santander UK Plc pay what is outstanding now.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 31 March 2025.

Caroline Davies
Ombudsman