

The complaint

Mr A complains that he didn't receive a statement from Santander UK Plc in relation to his credit card account. He also complains about some of the service he received during a phone call with Santander.

What happened

Mr A says he didn't receive a paper statement Santander says it sent to him on 28 February 2023. Mr A doesn't think Santander should be using the specific postal service it does to send statements as he feels this method of sending post is unreliable. Mr A confirmed that at the time Santander say it sent the statement, he was receiving other post and had received statements from other account providers.

Santander resent Mr A's statement through the post and explained it could take between 7-10 working days to arrive. Mr A raised concerns about being charged interest or fees for late payment – he wanted to review the statement before paying the balance. And given the timescales involved, he might not receive the statement before the payment due date.

A representative of Santander got in touch with Mr A and provided him with his statement by email. They explained that it couldn't issue the statement in this way regularly.

Mr A also complains about some of the service he received from Santander when he spoke to them on the phone. He says he had to go through security with one agent, and he was told the call would be transferred to another team on a 'warm handover' basis. Mr A was asked security questions again by the new agent, which Mr A wasn't happy with.

Santander responded to Mr A's complaint, but it didn't uphold it. It explained that it had sent the statement via the postal service on 28 February 2023, and again on 15 March 2023 when Mr A notified it that he hadn't received the first statement. It said it couldn't say why the statement hadn't been received, but that as this wasn't the first time this had happened, that Mr A should consider contacting the postal service. It also apologised that Mr A was taken through security again when his call was transferred – it explained that depending on what the call is about, sometimes further security checks need to be completed.

An Investigator also looked into Mr A's complaint, but they didn't uphold it. They explained they couldn't find that Santander had done anything wrong when issuing the statements. They also thought it was reasonable of Santander to have let Mr A know about other options to find out the payment amount and/or view statements.

Mr A didn't agree with the Investigator's view. Because an agreement couldn't be reached the complaint has been passed to me to decide on the matter.

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 considered all of the evidence available to me, I won't be upholding Mr A's complaint.

Santander has explained that once a statement is produced it automatically gets printed from the system – so if the statement is viewable, then it's likely to have been printed and sent. Santander has been able to show me the statement that is dated the 27 February, with Mrs A's address on it, so on balance, I think it's more likely than not to have been sent to Mr A's address. While I don't doubt that Mr A didn't receive the first statement sent on 28 February, I'm not persuaded that this is as a result of something Santander did wrong.

I have noted Mr A's concerns with Santander's decision to use a certain postal service, which he feels are unreliable. This is essentially a matter for Santander's own commercial discretion and not something this service would generally interfere with. Firms are generally entitled to make commercial decisions, such as the postal service it uses – there isn't anything inherently unfair or unreasonable about this. While I accept that it must have been frustrating for Mr A to not have received his statement, I don't think this is as a result of something Santander has done wrong.

I can see that Santander provided Mr A with other ways he could access his statements, which included going into branch or using online banking. I know Mr A doesn't want to utilise these other options. But I think Santander has been fair in providing alternative means of viewing the statement.

I appreciate that Mr A's preferred method of receiving statements would be via email – with a password protected document. While Santander did do this for Mr A on a one-off occasion so he could receive the missing statement quickly, it doesn't currently offer this service as a permanent way to receive statements. Again, I don't find its decision not to do this to be unfair – given that there are other options available.

I have listened to the call where Mr A had to go through security a second time. It's clear that Mr A's expectation was that he wouldn't have to do this again. The agent explained why they needed to take Mr A through security again. I appreciate that this fell short of Mr A's expectations, and while it might have been frustrating, I don't find that this was likely to have caused Mr A much inconvenience.

Based on everything I've seen and listened to I don't think Santander needs to do anything more for Mr A.

My final decision

For the reasons set out above, I don't uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 20 November 2023.

Sophie Wilkinson
Ombudsman