

The complaint

Ms M is unhappy with Santander UK Plc's handling of her requests for it to send her cheque books and her bank account statements.

What happened

Ms M made repeated and more urgent requests to Santander to send her a cheque book so she could pay her bills. Ms M also asked for statements so she could check how much money she had in her account. Ms M wanted to service her account this way and she felt that as the cheque books and statements weren't arriving at her home address Santander was lying. Ms M was clear that this is her money, and she wants to pay her bills and check on her money in a way that suits her. Ms M doesn't want to use the processes that she feels Santander are forcing on her around bill payments and online banking.

Ms M was getting letters from her utility provider stating that she would be cut off unless her bill was paid. As Ms M wasn't getting the cheque book or statements arriving at her address to allow her to pay her bills she complained to this service.

Once the complaint was with this service Santander arranged to send Ms M a cheque book and statements by recorded delivery. These were received.

Our investigator didn't uphold the complaint. She said the evidence from Santander showed it had sent cheque books and statements when requested. She said it would be unfair to hold the bank to account for postal problems once the items had been sent. Our investigator accepted that Santander had suggested to Ms M alternative ways to access her account details and pay bills. She noted that Santander had offered to pay Ms M a goodwill amount of £100 as compensation. Our investigator felt this was reasonable.

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.

Ms M felt that Santander were telling lies and not actually sending her cheque books and statements when she requested them. Ms M said she didn't get any delayed post, she felt that instead Santander had delayed posting it. Santander said its system did send out cheque books when requested.

In Santander's final response letter, it said *"there was too many cheque requests outstanding on your account. I understand you didn't receive the cheque books, so I cleared all requests off for you and reordered your cheque book again on the 27/07/2023."* The letter goes on to note that when Santander checked with Ms M *"this cheque book and statements that were ordered from our back office team"* didn't turn up either. It accepted that this was very stressful for Ms M.

Santander realised this was a complex case. Ms M had checked and been told that there was no problem with her local post. She had also been into the head post office to check this

too and was again told there were no issues or delays. In view of the problems Santander did offer £100 goodwill payment which it said Ms M accepted.

Ms M told this service the problems had been going on since May 2022. She said four different Santander staff had during phone calls confirmed the cheque books would be ordered and sent out. After this didn't happen Ms M said Santander started to blame the postal system. Ms M checked at her end and her post office confirmed there were no delays. She went further than that too and said no post was ever returned from her house and said her postman confirmed this.

This is linked to Ms M referring to an email from Santander asking her to confirm her address as some post it had sent to her had been returned to sender. When Ms M asked for a copy of the post Santander said that wasn't possible and when asked to explain by this service it said anything returned is destroyed as part of their normal process. I don't think that's unreasonable from a data and security point of view for Santander to destroy such returned items, but I accept Ms M would have found this very frustrating.

Santander mentioned to this service *"a returned mail indicator alert on the account that was removed"*. It explained this meant post had been returned as *"no longer at this address"* and when this happens a block is put on correspondence. But Santander confirmed *"The address has now been updated and the block removed."*

Ms M confirmed to this service that she did get mail to her home from Santander and referred to a letter addressing her complaint on 27 June 2023. Ms M noted that letters from Santander asking her to use the online system also got to her home address. But she feels this is because Santander was pushing her to go online rather than letting her have the cheque book and statements by post as she prefers.

Ms M said the cost in telephone calls and time has been expensive on top of stressful for her.

Santander can't due to the specific circumstances in this case send the cheque books and statements to a local branch to deal with as there simply isn't a local branch, so some of the usual ways to resolve these types of complaint don't seem to be available.

It's accepted that it took several attempts to get a cheque book to Ms M. Ms M was clear that the delay caused her great difficulty in accessing her money and paying her bills. Our investigator questioned Santander why it took so long for it to try further action and send a cheque book by recorded delivery rather than just continuing to order further cheque books that never arrived. Santander said it isn't part of their process to send any type of correspondence by recorded delivery. It said on this one occasion it did it to support Ms M. But it also said the process involved multiple colleagues across the business and isn't easy to facilitate. Santander maintained there are alternative ways to make payments including its telephone banking service where bill payments can be made.

Our investigator asked if Santander could add details to its system to try alternatives to avoid any potential inconvenience in the future. But Santander said this isn't possible. It noted Ms M did get some correspondence aside from the recorded delivery, so it's convinced the issue isn't anything to do with Santander but is with the postal service.

I do think Santander could have acted quicker after the first couple of cheque books and statements hadn't arrived. But it does appear that Santander has consistently followed the same process and hasn't found any system failings showing that anything stopped the cheque books and statements from being sent out to Ms M. So, unfortunately for Ms M

despite the assurances she has received from her postal service it does seem that the issue is outside of Santander's control.

I do understand Ms M's wish to do her banking in a very specific way and as she points out it is her money. So, she is perfectly entitled to do things in the way she wants to and use the processes she does. I think if there's an issue again in the future, I'd expect Santander to come up with a suitable resolution much more quickly than it did this time. If that means offering the recorded delivery option again regardless of how much work that might create for Santander, I think it should consider this if an initial new cheque book doesn't arrive with Ms M.

In terms of distress and inconvenience there's no doubt Ms M has felt stress and been upset by the time taken to get things put right. Santander said it didn't make any errors and it acted in a timely manner throughout. It insists the issue is outside of its control and the problem is with the postal service. Santander feels it has gone out of its way to support Ms M. It felt with the £100 goodwill offer it had acted fairly and reasonably. Although I do understand Ms M feels very upset and found the whole situation extremely frustrating and stressful, I don't think the evidence is there to suggest Santander did anything wrong. It could have acted quicker, but I think the £100 offer for that is reasonable in the circumstances of this case.

My final decision

I don't uphold this complaint.

I make no further award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 5 January 2024.

John Quinlan
Ombudsman