

Santander UK plc

From: Colin Garland  
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## **Santander's breaches of the Retail Banking Market Investigation Order 2017 in relation to Service Quality Indicators**

I am writing to you on behalf of the CMA concerning two breaches by Santander of Part 3 of the [Retail Banking Market Investigation Order 2017](#). This requires banks and building societies that offer Personal Current Accounts (PCAs) and Business Current Accounts (BCAs) to publish Service Quality Indicators. These indicators show whether surveyed account holders would recommend certain aspects of the quality of service offered by a bank or building society to friends or family. Information must be published on the bank or building society's main personal or business banking page and the information must be updated twice a year.

### **The breaches**

Firstly, Santander failed to publish Northern Ireland data for Overall Service Quality for BCAs on its Corporate and Commercial home page from 23 April 2021 to 11 May 2021. Secondly, it also failed to publish up-to-date Great Britain data on BCAs for Overall Service Quality on its Corporate and Commercial home page over the same period.

Santander notified the CMA of the breaches on 21 May 2021.

### **The CMA's concerns**

The requirement for current account providers to publish up-to-date Service Quality Indicators is an important element of our reforms introduced following the [Market Investigation](#). This measure, in combination with other parts of our reforms, was designed to make it easier for consumers or small businesses to choose the best PCA or BCA for them. If published material is not up-to-date consumers might make decisions based on out-of-date information. If information is missing, consumers might not be able to make informed decisions at all. The Order requires banks and

building societies to update Service Quality Indicators twice a year to ensure it reflects improvements (or deterioration) in customer service.

The CMA is particularly concerned as Santander has breached the Order previously.

Santander was [sent a public letter](#) and was [issued Directions by the CMA](#) in response to breaches of the Order caused by the failure to send Alerts to customers before unarranged overdraft charges were levied.

### **Santander has taken action to put things right**

I note that Santander has taken steps to end the breaches and to prevent a recurrence. Santander has:

- introduced a system where a nominated person reviews changes to the relevant pages
- introduced a system to ensure any placeholder content needing to be updated is clearly highlighted
- updated the form used to request content changes to websites to include a new compulsory question asking the requestor to confirm whether that change will affect a page containing CMA information
- introduced an automated daily 'script', which will indicate if there have been changes to the content since the previous day
- repeated refresher training for content editors to remind them about the process for editing pages that contain CMA content and images
- introduced manual controls to check the system editing behaviour
- updated post-implementation testing to include a review of the implemented fix as well as the full page to ensure that there are no unintended impacts
- updated its internal guidance to include the additional controls mentioned above.

### **CMA assessment and next steps**

Given the action that has been taken and is being taken by Santander, the CMA does not consider it appropriate to take further formal enforcement action in relation to this breach at present. However, the CMA will consider such action in the event of any further failures. The CMA will monitor Santander's future compliance closely.

Yours sincerely

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