

## **The complaint**

Mr M complains that Santander UK Plc blocked his account and refused to allow him to transfer his money.

## **What happened**

Mr M says Santander blocked his account after he refused to provide confidential information about his finances. He says it required property deeds, shareholdings and other information. Mr M says he asked Santander to close his account which it refused initially to do and so he was prevented from accessing his money. He would like £250 compensation and says he was caused distress as a result of what took place.

Santander says it hasn't made a mistake and asked Mr M for information as part of its regulatory duties. It says it wrote to Mr M on 4 October 2022 telling him it would close his account unless information was provided. Santander says it did allow Mr M to transfer his money to a different business on 4 November 2022 when it became aware of Mr M's request.

Mr M brought his complaint to us, and our investigator didn't think Santander had acted unfairly or made a mistake. The investigator thought Santander was entitled in line with account terms and conditions to block the account and wasn't required to lift the block to allow the transfer, although it did.

Mr M doesn't accept that view.

I asked Santander for further information about this complaint, and it accepts Mr M did answer all of its questions but didn't provide required documents. It says its investigation team was unaware of Mr M's request to close his account but when made aware, removed the block.

## **My provisional decision**

I issued a provisional decision on this complaint and said that I intended to uphold this complaint in part.

I said I was sure Mr M appreciates that banks and building societies have regulatory duties which they must comply with. I accepted that on occasions those duties can become onerous for customers such as here in dealing with questions about events going back some time. But I explained that we are not Santander's regulator and it's not our role to decide how it complies with its regulatory duties. So, I didn't think Santander made a mistake or acted unfairly by asking Mr M the questions it did in September 2022 about his personal finances.

I listened to the telephone call between the parties in September 2022 and was satisfied Mr M provided answers to all of the questions asked by Santander. I didn't think Santander provided the telephone call from 3 October 2022, but I thought at that stage it wanted actual documents from Mr M that he didn't wish to provide such as property deeds. I thought it likely that Mr M had bought his property some significant time ago and it may have been the

case it was owned with a third party, so I said I understand Mr M's reluctance to provide it.

I was satisfied that from October 2022 the relationship between Mr M and Santander had broken down and reached an impasse. I could see Santander wrote to Mr M on 4 October 2022 telling him the account had been blocked and that it would be closed unless the required information was provided. I didn't think Santander made a mistake by doing so.

I said the key issue here is that Mr M wanted to move his money to a different business, but Santander told him that wasn't possible unless he provided the required information. I appreciated Mr M's point which was, he was told the account would close which is what he wanted to happen in any event. I listened carefully to the call between the parties on 24 October 2022 and was satisfied Mr M was told the block could not be removed and he could not transfer his money unless required documents were provided. I was also satisfied that during the call Mr M repeatedly made the point that he was told the account would close and he wanted that to happen as soon as possible so he could access his money.

I appreciated Santander said when its investigation team became aware of Mr M's request to transfer his account on 4 November 2022 it approved the request and removed the block. But I was satisfied Santander knew that is what Mr M wanted in October 2022 as he told it on numerous occasions. I couldn't see why Mr M had to wait until November 2022 to access his own money and couldn't see why Santander gave him what must have been incorrect information, that the block couldn't be removed to allow the transfer of his money. I said incorrect information as Santander did allow the transfer which is what Mr M made clear he wanted. I looked carefully at the account terms and conditions and couldn't see any reference to this specific issue about the ability to close an account in these circumstances or Santander's ability to refuse a request to do so and refuse to transfer money.

I thought Mr M was caused distress and inconvenience in making a number of calls to Santander and having listened in particular to the October 2022 call, was satisfied that Mr M was upset due to the impasse. I couldn't see any evidence Mr M was caused any financial loss.

Overall, my provisional view was that this process could have been handled more appropriately by Santander having made clear this was Mr M's money. But also considering Santander's regulatory duties. I thought it should pay Mr M £150 compensation which I thought was fair and reasonable and fairly took into account the level of distress and inconvenience caused. Santander said its normal process is to block and then close an account which is what Mr M wanted to happen. I didn't think that process needed to wait or be delayed in these circumstances when it clear the relationship between the parties had broken down.

Both Mr M and Santander agree with my provisional 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.

Having done so I have come to the same overall view that I reached in my provisional decision and for the same reasons.

### **Putting things right**

Santander should pay Mr M £150 compensation.

**My final decision**

My final decision is that I uphold this complaint in part and order Santander UK Plc to pay Mr M £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 June 2023.

David Singh  
**Ombudsman**