

The complaint

Mr P has complained that after he'd asked for Santander UK Plc ("Santander") to close his account, he changed his mind and asked Santander to keep his account open. However, Mr P says that Santander failed to act on this instruction and subsequently closed his account.

What happened

On 30 July 2023, Mr P instructed Santander, via a webchat, to close his 123 account. The webchat confirmed that Mr P's account would be closed.

Mr P then spoke to an agent in the webchat as he wanted to know what would happen to the standing orders and Direct Debits that were set up on the account – as Mr P assumed they would be transferred across to another account. The agent explained that Mr P would need to set the Standing Orders up on another account, and that he would need to contact the Direct Debit originators and provide them with the account details of where he wanted his payments to be taken from.

Following this information, Mr P changed his mind and asked for the closure of his account to be cancelled. The agent responded and said that if he wished to do this, he would need to call Santander. The agent provided the telephone number for Mr P to call and said that they are available Monday – Sunday, 8am – 6pm.

Unfortunately, it seems that Mr P had left the webchat before Santander's response, so he wasn't aware that he needed to call Santander to cancel the account closure process and assumed that his last request would be acted upon. Mr P only realised that his account had been closed on 2 August 2023 and contacted Santander to see if it would be able to reopen it – Santander said it was not able to do.

Unhappy that his account was closed, Mr P complained to Santander. Santander issued its final response letter to the complaint on 3 August 2023 and concluded it had not made any error.

After Mr P referred his complaint to this service, one of our investigators assessed the complaint. They were unable to conclude that Santander had acted unfairly or unreasonably, so they did not uphold the complaint.

Mr P did not agree with the investigator's assessment, so the matter was referred 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.

Having reviewed everything, I'm unable to uphold this complaint. I will explain why.

I have read through the web chat transcript, and I can see that Mr P had asked for his 123 account to be closed. Santander then confirmed that the account would be closed and also explained that if Mr P had any Direct Debits on his account, he would need to let the company know where to take payment from in the future.

So from the outset, I'm satisfied that Santander was correct in starting the account closure process. And I can see that, when Santander checked which account Mr P wanted to close, it had explained to Mr P that he'd have to contact the companies he had Direct Debits set up with and tell them where payments should be taken from going forwards. So I can't see anything to suggest that Santander had led Mr P to believe that automated payments (i.e. Standing Orders and Direct Debits) would automatically transfer across to his other Santander account.

However, after Mr P had instructed Santander to close the account, and Santander had confirmed that it will do so, Mr P then asked what would happen to the existing Direct Debits and Standing Orders. I can see that it was explained that Mr P would have to set up a Standing Order on whatever account he wanted to make payments from. It was also explained again that he'd have to contact the Direct Debit originators and provide them with the account details where payments should be taken from.

After Santander explained this, Mr P then asked for the closure of his account to be cancelled. About three minutes after Mr P said this, Santander responded and said:

"if you need to cancel the closures please contact us on 0330 9123 123, Monday to Sunday 8am to 6pm"

From what I understand Mr P didn't see this message as he'd unfortunately already left the web chat. And Mr P only realised on 3 August 2023 that his account had been closed.

For me to uphold this complaint, I would need to see that Santander has done something wrong or acted unfairly or unreasonably. But having looked into this complaint, I can't see that it has.

It appears that Mr P had asked for his request to close his account to be cancelled, but unfortunately didn't wait for Santander to acknowledge or respond to his request before leaving the webchat. However, Santander had responded in a reasonable amount of time and explained what he'd need to do to cancel the account closure process.

Given that Mr P had initially asked for his account to be closed then asked for it not to be closed via the webchat, I think it's fair that Santander wanted to speak with Mr P to ensure it was taking the correct course of action with his account. And although Mr P had provided the instructions on a Saturday, I note that the telephone number Mr P was provided with operated over the weekend. I therefore can't say that Mr P was prevented from getting in contact because it was a weekend, before the account closure process had completed.

So overall, I think that Santander had acted reasonably in asking Mr P to call it to confirm what he wanted to do. And I don't think it would be appropriate to hold Santander responsible because Mr P didn't see its response to his request to cancel the account closure process.

When Mr P did get in contact with Santander on 2 August 2023, I understand that the account closure process had unfortunately already been completed. And, as the account that Mr P had asked to be closed was no longer on sale, I don't think Santander was being unfair by saying that it would be unable to open the same account for Mr P.

As such, whilst I recognise Mr P's frustration with what happened, I'm unable to say that Santander has acted unfairly or unreasonably.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 28 May 2024.

Thomas White
Ombudsman