

## **The complaint**

Mr R complains that Santander UK Plc can't locate an account he once held with a company they now own.

Mr R is represented by his daughter in bringing this complaint. But for ease of reading, I'll refer to any submission and comments she has made as being made by Mr R himself.

## **What happened**

Mr R held an account with a building society that is now operated by Santander. He has located a statement showing account details when it was held with the building society. Mr R asked Santander for further information about the account based on the statement which shows a bonus date of 2008, but he says Santander aren't able to give him information about the account. Mr R made a complaint to Santander.

Santander did not uphold Mr R's complaint. They said the account is non recoverable, they were unable to locate the account due to legally only having records for the past six years after closure. Santander said they checked all the information available to them in their archives, to try to provide him with as much information as possible, but they can confirm that they no longer hold any information about this account. Mr R brought his complaint to our service.

Our investigator did not uphold Mr R's complaint. She said Santander carried out an extensive search of all the accounts Mr R held to try to locate information, which is what she'd expect them to do under the circumstances. She said that the evidence suggests this account was closed over 13 years ago, and most of the data has now been destroyed in line with the relevant regulations.

Our investigator said that the statement Mr R provided showed the account balance on this date. However, there are handwritten notes which indicate this was closed on 24 April 2010. She said as a bank can't close an account that still contains funds, this suggest the funds were withdrawn, or possibly placed into the other account that was opened on the same day.

The complaint was passed to me to review. Mr R said all that he needs is the full traceability of the funds shown on the statement from the moment the account closed in 2010 to the current day.

## **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.

I must make Mr R aware that I'm only able to look at the original complaint he made to Santander. I'm aware that Mr R has queries regarding other account numbers which have come to light after he complained to Santander, but as our investigator has explained to his representative, Mr R will need to raise these queries with Santander and make a complaint

with them first if necessary.

I've looked at the statement that Mr R has provided us. This document was produced by the building society which operated the account prior to Santander. It shows a bonus date of 23 April 2008. While Mr R is in the possession of this statement, this is not proof that the account still has funds in this account. It simply shows that at a point in time the account had funds in them at a particular time and that statements were issued on the account.

I have thought about what I would expect Santander to do in these circumstances and if they have treated Mr R fairly in their investigation and I think they have. They took the available information from him, and they conducted a search of their systems. But due to the time that's passed, Santander aren't able to provide any more information about this account. As the statement is dated over 15 years ago, I can't say it's unreasonable that Santander does not have any further information about this account.

On the balance of probabilities, it's likely this account was closed by Mr R. I say this because there are handwritten notes on the statements which appear to show a new account number for the account (starting with B). While Santander can't confirm this due to the time that's passed, I notice the name of the account on the statement, and the name of the account for the B account number on Santander's system are both a "*First Choice Account*", so it's possible that when Santander took over the operation of the account the account number changed from the account number on his statement to the B number written on his statement.

The handwriting shows on the statement another account number. I've cross referenced that account number to Santander's system and I can see that this account was opened on 24 April 2010. I can see from the handwriting on Mr R's statement that this shows an account was closed on this day also. Santander's systems show the account starting with B was closed on 24 April 2010. So it's possible that Mr R closed his account and opened a new account on the same day with Santander.

I'm aware that Mr R needs full traceability of the funds shown on the statement from the moment the account closed in 2010 to the current day. But due to the time that's passed, this isn't possible. Nor would I expect Santander to hold this information. This is because Santander must follow regulations regarding holding personal data. So it is not unreasonable that they don't hold this data anymore from nearly 14 years ago. The earliest data they have on the new account Mr R opened goes back to 25 April 2015. Santander have confirmed this account is still open and has withdrawable funds in it. But ultimately, too long has passed to be able to say for certain what happened. So it follows that I don't require Santander to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 27 March 2024.

Gregory Sloanes  
**Ombudsman**