

The complaint

Mr V's complaint concerns a letter he received from Santander UK Plc in May 2023 regarding the number of complaints he'd made about the service he'd received from Santander.

What happened

Mr V received a letter in May 2023 which referred to the high number of complaints he had made which, following investigation by Santander, had been declined. The letter went on to say that Santander would monitor Mr V's record and should Mr V continue to raise complaints it deemed unfounded and unreasonable, it could review its banking relationship with Mr V and it may then decide it was in everyone's best interests for Mr V to seek alternative banking arrangements.

Mr V was unhappy with this letter and asked Santander whether it was genuine. Santander confirmed it was. Mr V was also unhappy he had not received a final response letter about its May 2023 letter. Santander sent him one in February 2024.

The investigator did not recommend the complaint be upheld. He said he could see from the notes that there had been multiple complaints made by Mr V to Santander, and Mr V had also brought some to our attention. He noted the letter Mr V received in May 2023 did not say Mr V's complaints had been made up complaints, nor was it a letter closing his accounts.

Mr V has asked for an ombudsman's decision. He has said that his accounts have now been closed by Santander.

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.

First I need to make it clear that this decision is about the matters set out in the final response letter of February 2024. I will not be looking at Santander's decision to close Mr V's accounts. If Mr V is unhappy about this he can raise a separate complaint.

I can understand that Mr V was concerned by the letter of May 2023. I think it was reasonable to see from that letter that Santander was expressing its concern about the number of complaints he had made which it had not been able to uphold. I think, however, Santander had made it clear that he could continue to bring complaints and that it would continue to investigate them. But that if it was unable to substantiate these complaints then it may review its banking relationship with Mr V as it might be 'in everyone's best interests for [him] to seek alternative banking arrangements.'

After Mr V raised issues regarding the May 2023 letter, Santander went on to provide a final response letter which said similar things.

This service exists to look at individual disputes between businesses and consumers. It would not be fair or reasonable for a business to threaten a consumer just for making complaints. But if – as is the case here – a consumer has raised a number of complaints that the business is unable to substantiate then I do not think it is unreasonable for the business to explain clearly its processes and what might happen in the future if complaints it can't substantiate continue.

Santander has been clear Mr V can raise complaints if mistakes occur which I think is fair and reasonable. The correspondence I have seen up to the final letter did not say Mr V's account would be closed. It just explained to Mr V that Santander would be monitoring the complaints Mr V made and might review the banking relationship if there were unsubstantiated complaints.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 14 June 2024.

Nicola Wood
Ombudsman