

## **The complaint**

Miss A complains about Santander UK Plc failing to close her account in a timely manner.

## **What happened**

Around November 2022, Santander decided to close Miss A's account immediately. Miss A complained about the bank's decision to close her account as she wanted to understand why this happened. Miss A brought that complaint to this service under a separate case reference – under which we deemed her complaint as out of jurisdiction. So I won't be commenting on Santander's closure decision.

Although Santander decided to close Miss A's account immediately, her account remained open until November 2023. After Miss A complained about this, the bank accepted there was a delay and sent Miss A an £80 cheque for the distress and inconvenience it caused.

Remaining unhappy, Miss A asked this service for an independent review of her complaint. Our investigator concluded that the bank had acted fairly. Although Miss A disagreed and asked for a final decision, her reasons related to Santander's account closure decision rather than the delay.

Given Miss A doesn't agree, the complaint has been passed to me to decide.

## **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've decided not to uphold this complaint. I'll explain why:

- Miss A's account didn't close immediately, and it wasn't until November 2023 that Santander says it was closed.
- Santander says Miss A's account remained open as it was in debit around the time it decided to close her account – this was due to Miss A having an overdraft balance at the time. I'm satisfied this was reasonable, as Santander can't close an account that has an outstanding balance owed on it. Santander says the account remained restricted so Miss A couldn't use it as normal.
- Miss A's debit balance was eventually cleared in October 2023, so Santander should've arranged for her account to close once this happened. But it didn't do so until November. Although I think this was unreasonable, I can't see that Miss A was caused any distress or inconvenience as a result.
- However, Santander sent Miss A £80 as a goodwill gesture given the delay in the closure of her account. I don't see cause to ask that Santander do anything further to put things right.

**My final decision**

For the reasons explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 1 November 2024.

Abdul Ali  
**Ombudsman**