

The complaint

Mr S complains that Santander UK Plc won't switch his current account to another bank despite a valid switching request being made.

Mr S's complaint is brought to this service by his authorised representative, his son, whom for ease of reference I will refer to as 'Mr I'.

What happened

Mr S is elderly and in full time care and unable to manage his financial affairs. Mr I and his sister both hold Power of Attorney for Mr S and manage his financial affairs for him.

Mr I instructed Santander to switch Mr S's bank account to another bank via the Current Account Switch Service. But Santander declined the switch because of an information discrepancy between the account Mr S was switching from and the account held with the other bank that he was wanting to switch to. Mr I wasn't happy about this and didn't feel that there was any discrepancy, so he raised a complaint on Mr S's behalf.

Santander responded to Mr I and said that the switch had been declined because Mr I's sister, who was listed as an attorney for Mr S on the Santander account, wasn't listed as such on the new account. Santander also explained that if Mr I could arrange for his sister to be either added as an attorney on the new account, or removed as an attorney from the Santander account, then the requested switch could be completed. Mr I wasn't satisfied with Santander's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel Santander had acted unfairly in how they'd managed the situation and so didn't uphold the complaint. Mr I remained dissatisfied, so the matter was escalated to an ombudsman for a final 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 won't be upholding this complaint. This is because I'm satisfied that it is fair and reasonable for Santander to have declined the switch because the listed attorneys on the two accounts don't match. And I'm also satisfied that Santander have provided Mr I with a fair and reasonable solution to the issue, being that Mr I can arrange with his sister to either have her removed as an attorney from the Santander account or added as an attorney to the new account.

I'm sure that Mr I will appreciate that if Santander were to complete the switch to the new account without the listed attorneys being the same on each account, that Santander might potentially be opening themselves to a complaint from Mr I's sister – who as it stands would not have the authority on the new account that she holds on the Santander account, because she is not listed as an attorney on that new account.

Santander can make no assumptions about the nature of the personal relationship between Mr I and his sister. And as such, I'm satisfied that it's for Mr I and his sister to ensure that the listed attorneys on the Santander account and the new account to which Mr S wants to switch are a match with each other, before Santander are fairly and reasonably expected to complete the switch.

I realise this won't be the outcome Mr I was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 November 2024.

Paul Cooper
Ombudsman