

## **The complaint**

Mr B complains that his PIN numbers stopped working at Santander UK Plc and that it didn't send his usual monthly account statement.

## **What happened**

Mr B says his PIN numbers worked on 12 February 2024, but that the following day they did not work for either of his two accounts. He says Santander had to re-issue his PIN number and so he could not access the account until he'd received it. Mr B adds that, despite his request, he has not received an account statement for February/March 2024 and Santander failed to respond to his letters.

Santander says its records show that an incorrect PIN was entered and, once this has happened three times, the card will be locked. It says it will send Mr B the required statement and explained that it did not receive some of Mr B's letters.

Our investigator did not recommend the complaint should be upheld. She was persuaded that the bank had not made an error when the PIN didn't work and requested that Santander send Mr B the missing statement.

Mr B responded to say, in summary, that he has still not received a satisfactory response as to why both PIN numbers failed to work on the same day, in two separate branches. He adds that he has only received a series of mini statements in response to his request for the missing monthly statement.

## **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 have seen evidence from Santander to show Mr B entered his PIN incorrectly on 13 February 2024. It says once this has happened three times, in the period since the PIN was issued, the card is automatically blocked. Santander has confirmed that Mr B has been successfully using the new PIN since 20 February 2024.

Santander further explained that Mr B's second account was a savings account which had been linked to his current account's card in order to withdraw cash. I note that Mr B did successfully withdraw £100 cash in-branch from that account on 13 February 2024.

In addition, Santander has now sent the statement Mr B said he was missing to this service, and this has been forwarded to Mr B.

Finally, I note that Santander didn't receive the letters dated 14 February and 26 March, but responded to the one dated 27 February, 8 days after it received it on 4 March 2024.

In summary, I can't conclude that Mr B's issues with using his card was caused by Santander and I don't find it did anything wrong when it blocked the card and required the PIN to be reset.

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 29 November 2024.

Amanda Williams  
**Ombudsman**