

The complaint

Mr S complains that Santander UK Plc blocked access to his basic bank account, although he had been using it recently. He said it also seized his basic bank account card, then failed to replace it.

What happened

Mr S said that he went to his local Santander branch to put money in his basic bank account, but when he tried to do that, the paying in machine kept his card. Mr S said he told the bank staff about this, but they just said that his card was out of date. Mr S said that he hadn't been sent a new card, which he would expect to have received before the old one ran out.

Mr S said when he complained, Santander just told him it hadn't done anything wrong. But it hadn't explained why it had blocked his account without telling him, and with no reason to do so. Mr S said he had been using the card, and paying money into the account, so there was no reason for Santander to block the account and not send a new card.

Mr S wanted Santander to pay him £700,000 for the terrible service he said he'd received.

Santander didn't think it had done anything wrong. It said that Mr S went to a branch to pay some money in to his account in April 2024. But the basic bank account card that he put into its automated teller machine wasn't active. That card had expired in January.

Santander also said that Mr S hadn't been sent a replacement card, because the bank had been told in early 2022 that mail couldn't be delivered to his address. When it gets returned mail, Santander stops further mail going out to that address.

Santander said Mr S had claimed he couldn't pay money into his basic bank account or access his money, because he didn't have a working basic bank card. But Santander said that Mr S had another card, the linked top-up debit card, which he had been using. And he can also access money at his branch. Santander didn't think it had to pay Mr S any compensation.

Our investigator didn't think this complaint should be upheld. He didn't think Mr S's account had been blocked, but rather his card had expired. And he thought Santander had acted reasonably by stopping further post from being sent to Mr S's address, after some was returned. He didn't think Mr S was totally without access to his funds, because Santander had told us about other ways the money could be accessed.

Mr S disagreed. He said it was disgraceful for us to say Santander could close his basic bank account because it was inactive. Mr S said he'd told Santander he was using the account before it was blocked. He had been using the linked top-up card, and he'd told Santander he was using the basic card three days before the basic card was blocked. Mr S said he thought that our service had done a very poor job, and he would now be seeking compensation from us too.

Our investigator said he had understood that the basic bank account card had expired some

months before it was retained in branch, but if Mr S had other evidence, like a picture of the card, we could consider that. And it was reasonable for Santander not to send out more post, if some had been returned.

Mr S still disagreed. He said we hadn't investigated impartially, because we hadn't acknowledged that he was using his basic bank account, putting money into it, and using the basic card, before the account was blocked. But our investigator didn't change his mind, he explained again that Mr S's card wasn't blocked. Mr S said that was wrong. He also said that the returned mail was from a previous tenant where he lived now, and he was the person who had sent that post back. There was no reason to stop his mail from being sent.

Because no agreement was reached, this case came to me 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.

I've reached the same overall conclusion on this complaint as our investigator.

Mr S said he'd been using his basic bank account and his basic card, right before the account was blocked. But I don't think he was using that account shortly before his card was retained. Santander sent us his statements. Although I can see that Mr S had been using the linked top-up card, the basic bank account doesn't seem to me to have been in regular use, before the card was retained by the auto teller in a branch.

By far the majority of the recent entries that I can see on Mr S's basic bank account statement consist of repeated attempts to take a monthly direct debit for £3.16. This has been in place since 2022, and has usually failed. I don't think this provides evidence that this card or account were in regular use. Aside from this, at the time when Mr S's card was retained, Mr S hadn't used the basic account or this card since January 2024. Before that, there was only one occasion when money was paid into the account (apparently without the card) since early 2022. So I cannot say that this account was in regular use. And there's nothing in the usage of Mr S's basic bank card to make me think it couldn't have expired at the end of January 2024, as Santander said.

So I don't think Santander blocked Mr S's basic bank account, or his basic bank account card. I do think the card is likely to have been retained when he tried to use it at the branch in April 2024, because it had expired some months earlier.

I do think that Santander put a postal block on Mr S's account – that is to say, it stopped any post from being sent to his home. I think it's most likely Santander did that because of returned mail. I don't know if that's mail that Mr S himself returned, but I don't think that makes a difference here. I would still say that this was a reasonable precaution for Santander to take in these circumstances.

Santander told us it hadn't sent Mr S any post since 2022. And Mr S has told us he doesn't do online banking. So it does seem likely that Mr S ought to have noticed he wasn't receiving any post at all. I don't think it's Santander's fault if Mr S hadn't raised this concern with it, in the previous two years. And I think that's why Mr S's card wasn't replaced before it expired.

Mr S said that this left him with no access to his money, and no card. But Mr S still had his top-up card, and I can see that he continued to use this in the months after his basic bank card was retained in the branch. Santander has explained that Mr S doesn't need his basic bank card to put money in his basic bank account, or then to transfer that money to the top-

up card so he can use it. That means I can't say that Mr S was left with no access to funds in this time. And I think Santander has shown us that Mr S hadn't been making regular use of the basic bank account or card before it was retained.

I understand that Mr S has been inconvenienced by what has happened here, but I don't think that what has gone wrong is Santander's fault. And that means I don't think that Mr S's complaint here should be upheld.

My final decision

I don't 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 6 January 2025.

Esther Absalom-Gough
Ombudsman