

The complaint

F complain Santander UK Plc ("Santander") failed to use other communication channels and wasn't flexible by extending the date of closure of their account when informing it the notification letter had been delivered to a neighbouring property.

What happened

The details of this complaint are well known by both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 note F say they don't object to Santander's decision to close their account. But they are unhappy Santander didn't call or send an email or text message to them. F also say Santander could've corresponded to the director's home address or sent a secure message.

Given the events being complained about stem from the closure of the account, I have considered Santander's decision in doing so. Santander is entitled to close an account just as a customer may close an account with it. But before Santander closes an account, it must do so in a way, which complies with the terms and conditions of the account.

The terms and conditions of the account, which Santander and F had to comply with, say that it could close the account by giving them at least two months' notice. And in certain circumstances it can close an account immediately or with less notice. Santander gave F two months' notice, and I'm satisfied its decision to do was based on legitimate commercial reasons. Santander is under no obligation to give a detailed explanation.

I have seen a copy of the notice to close letter and note it's correctly addressed to F's registered address. So, any delay that F suffered in receiving the letter isn't because of something Santander did wrong. As F is separate legal entity to any of its officers, I don't think it did anything wrong by not sending a copy to their home addresses'.

F argue that Santander should have used alternative methods to communicate this decision to F. But I haven't seen anything that suggests F had told Santander about any adjustments with its communication. I also think Santander acted reasonably and fairly by sending such an important piece of communication by post.

Santander could've been more flexible when F asked it to extend the closure. But Santander had acted in line with its terms and conditions by providing two months' notice, and I'm satisfied that, in the circumstances of this complaint, it didn't need to extend the deadline.

As I don't think Santander has done anything wrong, I make no direction including for an award of compensation for any inconvenience to F.

My final decision

For the reasons above, I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask F to accept or reject my decision before 21 April 2025.

Ketan Nagla
Ombudsman