

The complaint

Mr G complains Santander UK Plc didn't send his new account details in time when he switched accounts causing significant disruption to his financial management.

What happened

Mr G had an account with Santander which he closed as a result of this complaint.

Mr G initiated a switch to Santander on 19 December 2024. Unfortunately, despite the switch completing on 31 December 2024, Mr G didn't receive his new account details until 3 January 2025. He says this meant he didn't have access to his money until then. He complained to Santander about this saying, amongst other things, that not having access to his money had caused him distress and inconvenience and the potential to miss payments that could have affected his credit file.

Santander looked into Mr G's complaint and said that it had processed his switch request within the appropriate timescales and that the delay in him receiving his details in the post would have been down to the time of year, which was something beyond Santander's control. It didn't, therefore, agree it had done anything wrong. Mr G wasn't happy with Santander's response and complained to our service.

One of our investigators looked into Mr G's complaint and said that they didn't think Santander had acted unfairly as the switch had been completed on time. They also said that Mr G hadn't provided any evidence to show he'd actually missed any payments so an award couldn't be made for that. Finally, they said that Mr G could have gone into branch to access his funds.

Mr G didn't agree with our investigator saying that he'd been left without access to his funds during the switching process, that this wasn't fair and visiting a branch wasn't a solution because they were shut due to the bank holidays. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

We'd expect a bank to complete a switch within seven working days in line with the switch guarantee service guidelines. In this case I can see that Santander completed Mr G's switch within seven working days. So that's not an issue. This did, however, mean that Mr G no longer had access to his old account – it had been closed – and his money was in his new Santander account for which he hadn't yet received details. This didn't stop his direct debits and standing orders going out – I can see one of his direct debits went out on 2 January 2025 – but it did mean he couldn't access his money.

I can see that Mr G received an email from Santander on 31 December 2024 to say that his switch had completed. The email included a number he could ring if he had any questions or problems. Having spoken to Mr G, I'm satisfied that he called Santander that afternoon to ask for his new account details and to activate his online banking – so he could access his money – and that he was told those details had been sent in the post and should arrive by 3 January 2025 at the latest. I'm also satisfied that he was told he could access his money if he went to a branch. Mr G accepted when I spoke to him that he could have gone to a branch on 2 January 2025 as that wasn't a bank holiday – he couldn't have done so on 31 December 2024 or 1 January 2025 – but told me that he decided to wait for the letter he'd been told would arrive on 3 January 2025 instead. He also told me that he borrowed money from his wife and a friend to pay for his expenses over the New Year period and this was embarrassing and stressful and it made him feel helpless that he couldn't access his money.

I accept that it must have been embarrassing for Mr G not to be able to access his funds – he had almost £3,000 in his account he couldn't access – and to have to explain this. Fortunately, this was for a very short period of time and he was able to borrow from his wife and a friend. In the circumstances, given that delays to the post almost certainly meant his account details took longer to arrive than they normally would have done, I agree that this complaint doesn't require an award to be made.

My final decision

My final decision is that Santander UK Plc doesn't need to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 4 June 2025.

Nicolas Atkinson
Ombudsman