

The complaint

Mrs R complains about Santander UK Plc (Santander) after she asked them to reactivate some historic accounts she held with them.

What happened

In June 2023, Mrs R wrote to Santander with account numbers asking them to reactivate some historic accounts, but they did not respond. Mrs R then wrote again in June 2024 and Santander responded to say they only hold account information for six years and as Mrs R was requesting information from as far back as 1992, they could not help.

Mrs R complained to Santander who investigated the matter. They reiterated that their records only date back six years and they could not locate information about all the accounts Mrs R was asking about. After Mrs R responded to Santander's complaint letter, and provided copies of the relevant passbooks, they wrote again and were able to locate some of the accounts that Mrs R was querying, giving balances up to 2015 and instructions as to how Mrs R could close them and obtain the funds.

Remaining unhappy with Santander's response, Mrs R brought the complaint to our service saying it was not fair that Santander only held records for six years and they had a duty of care to look after the accounts, especially in view of one of the accounts now having a balance much lower than that of the passbook. Our investigator looked into the complaint and issued their view in which they thought Santander didn't need to take any further action.

Mrs R rejected our investigator's view saying her passbooks are proof of the money held, and she cannot accept Santander will not give all the money back just because of a records issue. Mrs R went on to say that no accounts had been closed, and Santander have not provided evidence to disprove the validity of the passbooks. As a result, the complaint has been passed to me as an Ombudsman.

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 looked at the information Santander has supplied to see if it has acted within its terms and conditions and to see if it has treated Mrs R fairly.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

Firstly, I know our investigator addressed Mrs R's concern that Santander did not respond to her initial request of 2023, and in view of the lack of any evidence of this being sent, or received, this is a point I can't add any value to.

I empathise with Mrs R's frustration here in terms of what she perceives as Santander not wanting to give her money back due to the records they keep. As our investigator mentioned, banks such as Santander aren't obliged to hold information for longer than six

years, as per General Data Protection Regulation (GDPR) rules. This is a regulation, amongst many important legal and regulatory obligations it must meet when providing accounts to customers, rather than any reluctance on Santander's part to return the funds.

Financial businesses aren't required to keep a record indefinitely. So we often find that information about historic accounts can be very limited. Where a business can't locate an account, I'd expect them to demonstrate they have carried out all the necessary searches, and here, I accept Santander have sufficiently demonstrated this to me.

Whilst I agree that Mrs R's passbooks do represent genuine physical evidence as she puts it, they only represent that until a certain date. I agree with the investigator that it's likely that the accounts were closed, and the balance, wholly or in part, was withdrawn at a date, or dates after the last recorded entry in the passbooks.

Concerning dormancy, in the absence of any evidence to the contrary, it's likely the dormant status would've been applied after a relevant period of inactivity. Once the account was made dormant, Santander would have stopped sending account correspondence. A bank does this because sending information on an inactive account poses a security risk.

In regard to extended periods of inactivity, I think it's reasonable to expect Mrs R, or any account holder to maintain some level of regular contact with a financial institution. This way, details are kept up to date, any changes are agreed, and the financial institution, in this case Santander, can resolve any irregularities using information they have at the time, rather than years later.

Overall whilst I can't conclude in these circumstances exactly what happened to Mrs R's accounts, I am satisfied Santander have done enough, and what we'd expect them to do in trying to locate Mrs R's accounts. I don't think they have done anything wrong here and I'm not upholding Mrs R's complaint.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 7 May 2025.

Chris Blamires
Ombudsman