

## **The complaint**

Mrs G complains that Santander UK Plc ('Santander') closed her account.

## **What happened**

Mrs G had a current account with Santander. In September 2024, Santander wrote to Mrs G to explain her account was due to be closed. Shortly before it decided to close Mrs G's account, Santander applied a block to the account because it received returned mail, so an account restriction was put in place to protect Mrs G's account.

Mrs G was unhappy with Santander's decision to close her account, so she contacted it to make a complaint. In the meantime, Santander lifted the account block so Mrs G could transfer the funds remaining in her account to another of her accounts in Brazil, where Mrs G resided.

Santander issued a final response to Mrs G's complaint. It explained that accounts could be closed by providing two months' notice, in line with the terms and conditions. And it also offered Mrs G £75.00 compensation, as a gesture of goodwill.

Mrs G referred her complaint to our service. She explained she had been a longstanding customer of Santander and was unhappy with the closure of her account. She also wanted to know the reason behind Santander's decision. Mrs G said the situation had caused her distress, inconvenience and she made international calls to Santander which she wanted compensation for. In addition, she was unhappy that she had to pay international transfer fees to transfer her funds abroad. And Mrs G explained she had incurred losses because she had to pay taxes in Brazil, when the funds arrived there.

One of our Investigators looked into Mrs G's complaint and decided not to uphold it. In summary, they said:

- Santander exercised its commercial discretion over who it provided banking services to and the decision to close Mrs G's account had been done fairly
- Mrs G was asked for evidence of the international calls she made but hadn't provided it
- The £75.00 goodwill payment Santander had awarded Mrs G was fair, but no further compensation was to be recommended because Santander hadn't made an error in ending its relationship with Mrs G

Mrs G disagreed with our Investigator. She said she hadn't been treated fairly, she was put in a position where she had to borrow money and remained unhappy regarding the costs of the international calls she made.

As no agreement could be reached, the matter has been passed to me to decide.

## **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.

Having done so, I have decided not to uphold this complaint. I'll explain why.

A bank is entitled to close an account just as a customer may close an account with a bank. But before a bank 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 Mrs G had to comply with, say that it could close the account by giving her at least two months' notice. And in certain circumstances it can close an account immediately or with less notice.

I acknowledge that Mrs G's account was blocked by Santander prior to it being closed, but it restricted the account because it received returned mail. So, I think this was a reasonable step to take to secure the account given it protected both Santander and Mrs G from the prospect of financial harm.

Having carefully considered Santander's reason for closing the account, I'm satisfied Santander acted appropriately in the circumstances and closed the account in line with its terms and it did so fairly. I understand Mrs G would like Santander to provide the reasons for its decision to close her account. But Santander is not obliged to provide this information to Mrs G.

I would add too that our rules allow us to receive evidence in confidence. We may treat evidence from banks as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Santander has provided is information that we considered should be kept confidential.

Mrs G has told us about the costs she's incurred due to international calls she made to telephone Santander, fees paid to transfer her funds to Brazil and tax she's had to pay on her funds.

I appreciate Mrs G would like these costs to be covered and for Santander to compensate her for the distress and inconvenience caused by the situation. But I don't find Santander treated Mrs G unfairly or did anything wrong here, so it follows I won't be asking Santander to take any further action or pay additional compensation to Mrs G.

## **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 Mrs G to accept or reject my decision before 15 July 2025.

Khadijah Nakhuda  
**Ombudsman**