

The complaint

Mr D1(father) and Mr D2 (son) complain that Santander UK Plc refused to speak to with Mr D2 on the telephone, after asking him security questions. They also complain that they weren't given information when they requested it.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I will focus on giving the 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.

Having done so, I've reached the same conclusion as the Investigator. I'll explain why below:

- Mr D2 provided incorrect information when asked security questions about the joint account. I understand he answered the questions as if they were in relation to his father. But, because the account Mr D1 and Mr D2 hold is a joint account, he should've answered them about himself.
- The security questions are in place to ensure bank accounts are kept safe and to prevent fraudulent activity. In this instance, it was an honest mistake made by Mr D2 – but because of the way he answered the questions, Santander were concerned and decided they couldn't continue with the call. I'm satisfied Santander was acting in line with its terms and conditions and internal processes when it ended the call and asked Mr D1 and Mr D2 to attend the branch.
- I appreciate this caused Mr D1 and Mr D2 inconvenience. But I don't think Santander did anything wrong, so I don't think it would be fair to ask them to pay compensation.
- I note Mr D1 and Mr D2 are unhappy they weren't provided with information about the manager who the call handler spoke with. But given Santander's concerns about how the security questions had been answered, I do not think they needed to continue with the call or provide any further information.

My final decision

For the reasons explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D and Mr D to accept or reject my decision before 11 July 2025.

Rachel Killian
Ombudsman