

The complaint

Mr B complains that Santander UK PLC won't remove a dormancy block from his account, though he says he has provided all necessary ID documents.

What happened

In May 2024 Santander wrote to Mr B to advise him that as his account hadn't been used for some time it was placing a dormancy block on it. It enclosed an application form for Mr B to complete because it needed to carry out checks on his identity before it could remove the block. Mr B completed the application and sent it to Santander in July 2024, but didn't provide any supporting ID documents. Santander says it wrote to Mr B at the address it had for him to request the ID documents. It didn't receive any response, so it closed the application.

Mr B sent in a copy of his passport and a bank statement in December 2024. However Santander said that the bank statement was addressed to a business which it did not have on file. Mr B visited a branch in February 2025 and provided a copy of his driving licence. However the address on that didn't match Santander's records for Mr B. He then said that he had moved address, so Santander said he needed to complete a change of details form and provide this together with two forms of ID. Mr B wasn't prepared to do that and referred the matter to the Financial Ombudsman Service. He was unhappy that Santander wouldn't allow his application and that it proposed to close his account, which he didn't want.

Our Investigator reviewed the matter, but explained that Mr B still needed to provide the relevant documents to prove his ID. In response Mr B said that he was just staying with a friend so didn't have evidence to prove his address there. He also said that in any event he was moving back to his previous address.

The matter has been passed to me for an Ombudsman's consideration.

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 should clarify that I can consider whether Santander acted reasonably. But I can't ask it to change its procedures for unblocking an account that has been made dormant.

I can understand Mr B's position here, and that he is frustrated. If he is now living back at the address that Santander has on its records, then he should explain that to it. The application form in my view made it quite clear that ID documents needed to be provided. As matters stand Mr B hasn't provided the necessary documents to prove his identity and address. I understand that he has provided his passport, which is evidence of identity. But he has to provide a separate document to prove his address. Santander has told him what documents would be acceptable, eg utility bills, driving licence or bank statements.

The bank statement which Mr B provided is addressed to him and a business which is

different from the business details Santander has on its records for Mr B. I don't know if the business name is part of his address because he lives in a flat above the business or if he is involved in that business. If the former, then he should ask his other bank to amend its records. Alternatively he still needs to provide satisfactory evidence of his current address so that his application can proceed.

I understand that Santander has told Mr B it will be closing his account which it's entitled to do if it doesn't have satisfactory information. On the basis of what I've seen I don't think that Mr B has provided sufficient evidence of his address. I understand that he isn't a security risk but all banks have to follow a security process where an account has not been used for some time. And Santander does need to verify the account details, including the address, before it can reopen it.

So, overall I don't think that Santander has been unreasonable which means I can't uphold Mr B's complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 June 2025.

Ray Lawley
Ombudsman