

The complaint

Mr and Mrs O complain Santander UK Plc has withdrawn email and text alerts that they found useful without offering an equivalent service or reducing its monthly fee.

What happened

Mr and Mrs O have a joint account with Santander.

Mr and Mrs O say Santander wrote to them in February 2025 to say that it was withdrawing email and text alerts sent out when their account balance reached a specified amount. Mr O complained to Santander saying that this was a useful function, that it wasn't offering an equivalent service and as it was an automated service no savings were likely to accrue. He said that Santander should either keep the alerts or, if it was going to withdraw such a useful function, that this should be accompanied by a reduction in the monthly fee.

Santander looked into Mr O's complaint and said that it had taken the decision to remove non-mandatory account alerts issued by email and text because mobile and digital banking had progressed since its alert service had been introduced. Removing the service would allow it to focus on developing the use of mobile push notifications for this purpose. Santander said that Mr O could get a detailed and timely view of his account 24/7 via online or mobile banking and be serviced via branch or telephone banking. It didn't, therefore, uphold his complaint. Mr and Mrs O were unhappy with Santander's response and so complained to our service.

One of our investigators looked into this complaint and said that they didn't think Santander had done anything wrong. They said that this was a commercial decision that Santander had taken, that it had decided to discontinue the service due to advancements in mobile and digital banking and that it had given alternative options. So, they didn't recommend this complaint be upheld.

Mr and Mrs O didn't agree with our investigator saying that the issue of "wrong" was rather vague and subjective. They said that Santander had withdrawn a useful tool and none of the so-called alternatives replicated it. Because the system was likely very low cost they considered the withdrawal even less defensible. Had their monthly fee been adjusted to reflect an inferior service, they said a compromise could have been effected. They, therefore, asked for their complaint to be referred to an ombudsman for a decision. Their 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.

Santander offered an alert service that let its customers know, for example, if their balance falls below a certain limit, if their balance goes above a certain limit, if a deposit is received greater than a certain amount and if a debit is made greater than a certain amount. I can understand why these alerts were useful for Mr and Mrs O – they were sent out automatically and helped them monitor their accounts. I can also see that they were receiving these alerts as well as having online banking. Online banking, as Santander rightly says, allows customers to get a detailed and timely view of their accounts 24/7 but doesn't, as Mr O rightly says, alert you automatically to particular events. I can see that Santander has said its plans to focus on developing the use of mobile push notifications for this purpose. That may well offer a solution in the future. But, given everything I've said, I can understand why Mr and Mrs O feel their account – for which they pay a monthly fee – isn't as good as it used to be because a useful function has been withdrawn and not yet replaced.

We see complaints from customers who, for example, have a protected characteristic or a vulnerability that means they cannot access services in ways that others might be able to do. In relation to complaints like that, we can and often do ask businesses to explain in more detail why they've taken the decision they have and whether they considered the impact on particular groups of customers to see whether or not they've treated the customer whose complaint we're considering fairly. In a case where all the business has done is made a commercial decision, and none of those other factors are relevant, then, as our investigator has said, we don't normally interfere. I'm satisfied that this is one of those cases. That's because, based on everything I've seen, the alerts that Santander withdrew were a useful tool for Mr and Mrs O, but not more than that. That doesn't mean I don't accept they're unhappy the service has been withdrawn and are disappointed. But in this case there isn't enough to say that Santander has acted unfairly or unreasonably – and that's the test. That means this isn't a complaint that I can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O and Mrs O to accept or reject my decision before 30 October 2025.

Nicolas Atkinson
Ombudsman