

The complaint

V has complained that Santander UK Plc applied a block to its business account without warning.

In this decision, I will on occasion refer to Mr P. This is because he is representing V, as its owner.

What happened

In late March 2025, Mr P logged onto V's account, to pay wages. But, he discovered his account was blocked. He says he'd had no warning of this and no understanding of why it had happened. It wasn't until 1 April 2025 that Santander told him his account had been frozen.

Mr P got in touch with Santander and was told he needed to supply documentation from both himself and another party, who I shall call 'A'. This was as both Mr P and A were listed as the account holders. Mr P said that A had left V around 15 years ago, and was no longer showing as a director on Companies House. Santander explained that as both Mr P and A were still account holders, in order to remove A from the account, documentation would be required. Until such time, there was a block on the account. This was in place from 21 March 2025 until 25 April 2025, when the appropriate documents were submitted.

One of our investigators looked into what had happened. She thought Santander had acted fairly and as it should have, given the account was joint. The names on the account have now been updated. While it may have been inconvenient for Mr P to explain the situation regarding A, it is not Santander's fault. And Mr P has said he's not prepared to look through his paperwork to show A was removed from the account at an earlier point.

Further, our investigator thought it reasonable for Santander to contact A to ask for details, given she was still a registered account holder.

As regards Mr P's concerns that Santander took too long to look at the complaint, going beyond the 15 days it promised, our investigator disagreed. The complaint was logged on 1 April 2025 and responded to on 11 April 2025.

V disagreed. The complaint's now been 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.

Having done so, I'm not upholding it. I have little to add to our investigator's findings. Whatever a company filing may say at Companies House, a bank is quite right in looking at who its account holders actually are. Frustrating as Mr P may have found this, he had 15 years to ensure the account was updated.

This then happened, upon Santander receiving the correct information. And it was done

swiftly, so I can't see any fault with Santander's service.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask V to accept or reject my decision before 29 September 2025.

Elspeth Wood
Ombudsman