

## **The complaint**

X complains that Sainsbury's Bank Plc ('Sainsbury's') closed their account without warning and blocked access until X met identification requirements. X feels Sainsbury's have been obstructive to them regaining account access and have prevented them from managing the account.

X wants their account restored, online account access to be granted and compensation.

## **What happened**

X wasn't happy with how Sainsbury's responded to their complaint and asked the Financial Ombudsman Service to investigate.

Our investigator looked at the available evidence and submissions of both parties and didn't think Sainsbury's needed to take further action to put things right. Our investigator considered the £100 compensation paid to X for aspects of poor customer service was fair and reasonable.

X disagreed, saying they had not been able to gain full account access. X said they had a monthly text message with their required payment but they now wanted to pay off the full balance and didn't know what this was. X didn't think that was fair and sought an ombudsman's 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I don't uphold X's complaint as I think Sainsbury's have already provided a fair and reasonable resolution.

I think it would be helpful to explain the role of the Financial Ombudsman Service is to resolve individual complaints based on what is fair and reasonable in the circumstances of each case. So it is not for this service to interfere with a firm's processes, systems or controls nor to fine or punish a business. Those are considerations for the Financial Conduct Authority ('FCA'), as the regulator.

I'm aware X has been unhappy with Sainsbury's since 2021. I've reviewed the many historical emails X has sent to demonstrate their dissatisfaction with how their account's been handled. I hope X doesn't take it as a discourtesy that I've not investigated the events in 2021 and 2022. As our investigator explained, this is because they formed part of a separate complaint which Sainsbury's responded to in 2022.

The events of the complaint I'm now considering started in March 2023 when Sainsbury's wrote to X but received returned/undelivered mail. This meant Sainsbury's placed a hold on postal correspondence until they had a current address for X, which was in line with their process.

When X contacted Sainsbury's on 24 April 2023, Sainsbury's sought additional information from X to update their address. As Sainsbury's couldn't complete the required level of security, they applied a restriction on X's account access. Since this time X has made payments based on information in monthly text notifications from Sainsbury's.

I think Sainsbury's fairly acknowledged aspects of their customer service could have been better when trying to verify X's account. Sainsbury's neglected to seek identification documents from X in March 2023 and only asked for these in July 2023. Sainsbury's then failed to review documents X sent to them in October 2024, which delayed the process further. Sainsbury's waived two months of interest and they paid X £100 for their distress and inconvenience. I think that was a fair way to put this right.

I understand why X didn't make contact given their circumstances, but after being informed of what was required in July 2023 X didn't send documents to Sainsbury's until September 2024. So I think that, combined with the incorrect documents being sent, is what primarily caused X's account access to be restricted for so long.

X is unhappy they didn't get notice that their account was closed in March 2024. I'm satisfied Sainsbury's generated a closure letter in January 2024 giving the required notice but couldn't send this because they hadn't verified X's address. At the time X's account access was blocked, and until the verification process was complete I don't think X would've been able to see what was happening on their account. These are unfortunate circumstances, but I don't think Sainsbury's have acted unfairly here by following their processes, which are designed to protect X's account.

X struggled to meet the requirements to regain access to their account and I recognise this is largely due to the passage of time and their unsettled accommodation. I was pleased to see that in March 2025 Sainsbury's found a solution. As a result they restored account access by updating X's address and Sainsbury's sent X paper statements. I recognise this only happened following some pressure by X, who by that point was exasperated, but I don't think Sainsbury's were obliged to take this action.

I've seen Sainsbury's letter dated 21 February 2025 which says, *"You can keep track of your account 24 hours a day with online banking. If you're not registered yet, go to [sainsburysbank.co.uk](https://sainsburysbank.co.uk), click Log in/Register and follow the instructions."*

X is upset that they can't access online banking because they no longer have a valid card. I'm inclined to say the wording in the letter was generic and while X has been frustrated with this I'm satisfied Sainsbury's explained in their email on 12 March 2025 online account access isn't an option for a closed account. Sainsbury's confirmed on 13 March 2025 that account management would need to be done by telephone. I wouldn't expect X to have a new card as the account is closed and can only be used for repayment, not new spending.

I can't fairly conclude that Sainsbury's are obstructing X's ability to manage and pay the balance on the account in these circumstances. And whilst Sainsbury's did contribute to some of the delay in gaining account access, I think they've provided a fair resolution to this aspect of X's complaint. I'm not going to ask Sainsbury's to do more on this occasion.

**My final decision**

For the reasons I've given, I don't uphold this complaint.

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

Clare Burgess-Cade  
**Ombudsman**