

The complaint

Mr W complains that Santander UK Plc ('Santander') haven't sent him credit card statements since his account was blocked in November 2022, and he's been unable to manage his account online.

Mr W wants his account to be closed. He'd like Santander to issue a formal written apology and pay him £2,000 compensation.

What happened

Mr W complained to the Financial Ombudsman Service after his account was blocked in 2022. Our investigator issued their findings in March 2023, recommending that Santander pay £100 compensation to Mr W for his distress and inconvenience. This was because Santander had delayed telling Mr W his account had been blocked, and there had been a lack of clarity regarding some documents Santander wanted Mr W to provide.

Mr W asked the Financial Ombudsman Service to investigate his present complaint about the way the block impacted him. Santander said Mr W didn't have statement access because these were issued electronically, and Mr W's account access was still restricted as he'd not taken the steps to unblock his account.

Our investigator agreed Santander's stance was reasonable. He didn't recommend Santander needed to do anything as they'd notified Mr W of the steps required to unblock his account in 2022.

Mr W thought Santander were in breach of their obligation to provide him with account statements, particularly as he didn't have account access. Mr W said he had visited a branch with no success and would attend again, although he didn't have much hope this would resolve matters. Mr W said he didn't think Santander were treating him fairly.

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.

I am sorry to disappoint Mr W but I don't uphold his complaint, for broadly the same reasons as our investigator.

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 can't re-open a case that's already been determined by this service. Mr W accepted £100 compensation for the issues in his first complaint, and I won't overturn this.

I accept the current complaint is slightly different to the one previously raised, in that Mr W says the account block has prevented him from accessing account statements online and Santander haven't arranged to send these separately. Mr W has referred me to section 4.2.1R of the Banking Code of Business in the Financial Conduct Authority's Handbook in support of his position that Santander should be sending him statements in a durable medium.

I don't think the issue here is a failure to issue statements to Mr W. Mr W opted for online statements, and I think the reason he can't see these is because he can't access the app as his account is still blocked. Santander say Mr W hasn't contacted them to request paper statements, but I anticipate that to do this Mr W will need to regain access to his account by attending a branch with the required documentation. I wouldn't expect Santander to start sending out details of the account in the post when restrictions are in place. I'm aware that despite not seeing his statements, Mr W has found a way to identify and pay his account balance.

I'm satisfied that Mr W was informed in a call on 30 November 2022 of what was required to regain access to his account, and I think it's likely Santander would have repeated this information to Mr W if he'd contacted them following the outcome of his first complaint. So I think Mr W could reasonably have minimised the time he's not had access to his account (and therefore unable to view statements or request paper statements) by providing the documentation to Santander in branch as requested.

If Mr W is saying that Santander refused to engage with him in branch, or haven't processed his documentation, then he would need to raise this as a separate complaint with Santander before I can investigate this. I acknowledge this is frustrating, but I can only address a complaint a business has had a chance to answer.

For the reasons I've given, I'm not persuaded Santander have treated Mr W unfairly in the circumstances of this complaint and so I won't ask them to take any action on this occasion.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 17 November 2025.

Clare Burgess-Cade
Ombudsman