

The complaint

Ms M has complained because Santander UK Plc will not pay her the settlement for a complaint from 2007, which she's said she didn't receive. She is also unhappy that it was unable to provide her with statements from her bank accounts for the year after the settlement cheque was sent.

What happened

In 2007 Santander responded to a complaint from Ms M about her mortgage. The complaint was upheld and Santander sent her a cheque on 30 July 2007 to settle the complaint.

In May 2025 Ms M contacted Santander to ask that it reissue the complaint settlement, as the cheque had not been cashed. Ms M explained that at the time the cheque was issued, her home had been being renovated and the cheque had been packed into a box, which she had only recently unpacked.

Santander declined to reissue the complaint settlement. It said that due to the passage of time, it wasn't able to establish if the payment had been reissued in 2007, possibly by a different method. Ms M complained about the decision and the amount of time it took for her to receive a response.

Santander responded to the complaint on 24 June 2025 – it confirmed that it would not reissue the payment. It considered that if Ms M hadn't received the money she was expecting, she would have known about that in 2007 and should have contacted it much sooner. However, it acknowledged that it had taken too long to respond to Ms M's request and paid her £100 for any inconvenience this had caused her.

Subsequently, Ms M asked that Santander provide her with statements from three of her bank accounts with it. Santander confirmed that it didn't hold records before 2015. Ms M complained about this information not being available, and Santander responded to that complaint on 10 August 2025. It didn't uphold the complaint and simply reiterated that it didn't need to keep information from that long ago.

Ms M was not satisfied with the responses and referred her complaint to this Service.

One of our Investigators looked into the complaint. She concluded that we couldn't consider the issue about Santander refusing to reissue the complaint settlement, as the activity didn't fall within our jurisdiction as it was about the handling of a complaint. In relation to the issue about Santander not being able to provide copy bank statements from 2007 and 2008, the Investigator concluded that the bank had not made any error in this respect – it was only required to keep records for six years and its retention policy was only ten years.

Ms M didn't accept the Investigator's conclusions and asked that the complaint be passed to an Ombudsman for consideration. She said that the refusal to reissue the complaint settlement was not a complaint about complaint handling – it was intrinsically linked to the complaint the money was being paid to settle. While she accepted that Santander didn't

have to hold records as far back as 2007, she believes it not doing so has led to her experiencing a financial loss through no fault of her own. Ms M highlighted that our remit allowed us to make decisions based on what was fair and reasonable, not just on the basis of law and regulation. Ms M said that under the general principles of fairness, it is Santander's responsibility to prove that she had not received the money. In the absence of such proof, she believes the fair and reasonable conclusion is that the redress remains outstanding.

I issued a decision setting out our jurisdiction on the different aspects of the complaint on 15 October 2025. I concluded that we could not consider the complaint about Santander's refusal to reissue the 2007 complaint settlement. However, we could consider the complaint about the request for copy bank statements made in 2025. That is what this decision will do.

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.

Ms M asked Santander to provide her with copies of bank statements for three Santander accounts for a period of a year from the date the settlement cheque was issued. I can understand why she wanted this information – to prove whether or not the complaint settlement had been paid into one of those accounts. However, quite simply, Santander doesn't have those records and can't provide them. This is due to the amount of time that has passed since the statements were originally issued to Ms M.

A financial business is only *required* to keep records for six years. While some have longer retention periods, as it appears that Santander does, they do not have to keep records indefinitely. Indeed, under data protection regulations, keeping records for longer than absolutely necessary is discouraged. So I can't conclude that Santander has done anything wrong in not still holding details of the transactions on Ms M's bank accounts from 17 years ago.

In order to uphold a complaint, I have to be satisfied that the financial business has done something wrong. As I have said above, I can't conclude that Santander has done anything wrong, simply because it has not kept records from so long ago. This means that I can't uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms M to accept or reject my decision before 14 November 2025.

Derry Baxter
Ombudsman