

## **The complaint**

Mr A complains that Santander UK Plc recorded adverse information about him on the SIRA fraud database.

## **What happened**

Mr A had an account with Santander. In 2024, Santander closed the account – and recorded details of the closure on the SIRA fraud database. Unhappy about this, Mr A complained to Santander, and then referred the complaint to us.

Our investigator looked at this, but didn't think it should be upheld. Mr A doesn't agree. The complaint has been referred to me to decide.

## **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 don't uphold the complaint. I'll explain why.

Mr A received two credits into his account, for £2,000 and £1,000, which were subsequently reported as fraudulent by the sending banks. Santander asked Mr A about the first of these payments. He told Santander that he was helping one of his friends buy a car from another of his friends. He said that as the buyer and seller didn't know each other, the buyer sent the funds to him. The buyer was supposed to send him three payments in total. But she didn't make the final payment. In the meantime, Mr A spent the funds for his personal use – he said this was because he had alternative funds elsewhere he could have accessed had the deal gone ahead.

Given the arrangement Mr A described, I'm satisfied Santander was acting fairly in closing the account. In particular, the terms and conditions state that the account was for Mr A's personal use and that Santander could close the account immediately if he was using the account to look after someone else's money when he hadn't agreed this with them.

Mr A also complains that Santander has recorded adverse information about the closure on the SIRA database. I've thought about that. I note that the payments in question were reported as fraudulent by the sending banks. I further note that despite telling Santander that he knew the person who sent him the funds, he's now said they were sent by unknown third parties, as his friend was sending funds through another person's name. I don't find Mr A's account persuasive. Nor am I satisfied by Mr A's explanation as to why the funds needed to pass through his account given he was neither the buyer nor seller of the vehicle, or why he then apparently used the funds for his own purposes. For this reason, I won't be telling Santander to remove any information it recorded about the closure with SIRA.

## **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 21 May 2026.

Rebecca Hardman  
**Ombudsman**