

The complaint

Mr C complains that Santander UK Plc unfairly blocked his account without providing a proper explanation.

What happened

The events that took place are well known to both parties and aren't in dispute. So, I'll only describe them here briefly.

Mr C has an account with Santander which he opened in 2023.

In June 2025, Santander reviewed Mr C's account to comply with its legal and regulatory obligations. Whilst it reviewed the account it placed a block on the account. The type of block applied meant all transactions in and out of the account, including direct debits, were stopped.

Following this, Santander were notified that a court restraint order had been taken out against Mr C that froze the funds held in Mr C's Santander account. Santander complied with the freezing order and continued to block Mr C's account and withhold the account balance pending the outcome of court proceedings.

Mr C discovered his account was blocked and contacted Santander to find out what was happening with his account. Santander wouldn't give Mr C much information and maintained it had blocked Mr C' account to comply with its legal and regulatory obligations.

Mr C complained to Santander. In summary he said he wanted:

- Specific reasons for the freezing of his account.
- Justification for the abrupt blocking of his account without proper notice or explanation.

In response Santander said it hadn't done anything wrong. Unhappy with this response, Mr C brought his complaint to our service where one of our investigators looked into what had happened.

The investigator accepted that the restrictions on Mr C's account caused him difficulty. But they said Santander hadn't done anything wrong when it had blocked Mr C's account and had correctly complied with the restraint order issued by the court against Mr C.

Santander agreed. Mr C didn't. In summary he said:

- Santander didn't give him an explanation why it had blocked his account despite hm making phone calls and visiting a branch to try and find out what was going on with his account.
- He doesn't have any other bank account and has had to rely on his credit card to pay for everyday living expenses.

- Santander has not given him a copy of the court order and neither has the Crown Prosecution Service (CPS).
- He wants £1,500 compensation for the trouble and upset he's suffered.

As no agreement could be reached the matter has come 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 would add too that our rules allow us to receive evidence in confidence. We may treat evidence from financial businesses as confidential for a number of reasons – for example, if it contains information about other customers, security information or commercially sensitive information. It's then for me to decide whether it's fair to rely on evidence that only one party has seen. It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it. Here, the information is sensitive and on balance I don't believe it should be disclosed. But it's also clearly material to the issue of whether Santander has treated Mr C fairly. So, I'm persuaded I should take it into account when deciding the outcome of the complaint.

I'm very aware that I've summarised the events in this complaint in far less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focused on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. But I have read all Mr C's submissions.

As the investigator has already explained, Santander has extensive legal and regulatory responsibilities they must meet when providing account services to customers. These can broadly be summarised as a responsibility to protect persons from financial harm, and to prevent and detect financial crime.

Having reviewed all the evidence I'm satisfied that Santander were acting in line with its legal and regulatory obligations when it restricted Mr C's account in June 2025.

I understand not having access to his account caused Mr C inconvenience and upset, especially as Mr C made several phone calls and visited a branch to try and find out what was happening with his account. But it wouldn't be appropriate for me to award Mr C compensation for this since I don't believe Santander acted inappropriately in taking the actions that it did when it blocked Mr C's account.

Santander continued to block Mr C's account after it received a restraint order from the court. I acknowledge Mr C's comments that this continued block on his account caused Mr C anxiety and inconvenience. But Santander owed a duty to the court to ensure the restraint order wasn't breached. Santander is also under no obligation to provide Mr C the reasons it blocked his account, or a copy of the court order. And it wouldn't be appropriate for me to require it do so now.

I should also explain that this service has no power to review or vary an order made by the courts. If Mr C feels the restraint order shouldn't have been made, then he needs to take that up with the court. I note that the investigator has provided Mr C details of how to go about

this and who to contact at the CPS. I can't add anything more to this, it's up to Mr C to contact the court.

I should also add that our service is an informal alternative to courts. I can't make a finding as to whether the law has been broken, and I don't need to in order to decide this complaint. I also want to make it clear that this service is not the regulator of financial businesses, and we don't police their internal processes or how they operate generally. That includes what it does to ensure it complies with its legal and regulatory obligations.

In summary, I recognise how strongly Mr C feels about his complaint, so I realise he will be disappointed by my decision. But overall, based on the evidence I've seen I won't be telling Santander to do anything more to resolve Mr C's complaint.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 April 2026.

Sharon Kerrison
Ombudsman