

The complaint

Mr A complains Santander UK Plc failed to provide him transaction information when requested.

What happened

The facts of the complaint are well known to both parties, so I will only provide a summary of the key points.

Mr A held a Santander account, and he called Santander to ask for transaction information from 3 October 2025. Mr A spoke to different advisors during various calls. Mr A was informed that they would only be able to provide details of the last five transactions. They would not be able to provide more than this during a phone call.

Mr A asked a call handler when Santander's process had changed, as he explained he had been able to obtain more transaction details in previous calls. The advisor explained the current process had been in place for many years.

Mr A raised a formal complaint about the handling of his request for transaction details to be given to him over the phone. Mr A explained he is entitled to obtain details of his account activity and Santander ought to provide it to him when he contacts it. Mr A says Santander is breaking banking regulations by failing to provide this information.

Santander reviewed Mr A's concerns and, in its responses, dated 16 October 2025 and 3 November 2025 it explained that in line with its security procedures it does not divulge excessive information on accounts over the phone. Santander explained that it has other channels Mr A case use such as internet or mobile banking. Mr A says he doesn't not wish to use this – but Santander said that it can provide information on its Interactive Voice Recording system once he has verified himself using his credentials. Mr A could also access information on a paper statement or a mini statement through a LINK cash machine. Santander found it hadn't made any errors and wouldn't be changing its process.

Mr A remained unhappy and referred his complaint to our service. An Investigator gathered the relevant information, and in summary, made the following findings:

- Although Santander is obligated to inform customers of transaction details, it also has a duty to protect customer accounts and prevent fraud and financial crime.
- The decision not to provide excessive information during phone calls is reasonable.
- Santander provided Mr A with alternative means for him to access transaction details.
- Santander hasn't acted unfairly.

Mr A remained unhappy and maintained Santander had failed in fulfilling its duties. As no agreement could be reached, the case has been referred to me – an ombudsman – for a final 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.

Firstly, I am sorry to see Mr A has had cause for complaint. I can see he has found Santander's processes to be highly unacceptable. Mr A has made detailed submissions, and I'd like to reassure Mr A that I've considered the whole file and what's he's said. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

The crux of Mr A's complaint is that Santander has unfairly withheld information about account transactions from him and won't provide the level of detail he would like over the phone. I've firstly considered the terms and conditions of Mr A's account as this forms the basis of Mr A and Santander's duties and how the account should operate. Mr A would've agreed to these terms when he opened his account. The terms state:

'We'll provide information about your payments (and any interest of fees on your account) in Online and Mobile Banking. We'll update this information each time you make a payment. This information will also be in the statements we give you.'

This means Santander wasn't under a duty to provide transaction history over the phone in the manner Mr A has asked for. I understand Mr A says he was able to access detailed transaction details over the phone in the past – however, the information Santander has provided doesn't support this. From what I have seen it appears its policy on limiting the amount of transaction information shared during calls has been in place for many years.

Mr A says Santander has breached banking regulations by not providing the information he requested. However, I can see Santander has specified alternative methods Mr A is able to utilise to access this information. Mr A says he does not wish to use online or mobile banking. But Santander has highlighted he can have paper statements sent to him – and this is the primary method by which exact transaction details will be shared with account holders. Mr A was also directed to use its IVR system or access mini statements from a LINK cash point. I understand these may not be the methods or channels Mr A wishes to use. But I consider them to be appropriate and reasonable alternatives – and they all provide a more secure and effective channel for Mr A to access the information he requires.

As well as the account terms I have considered the wider duties Santander has and the factors it must consider when providing customers with information. Santander has legal and regulatory obligations to be alert to instances of fraud and scams. And to act in their customer's best interests. Part of these obligations will be to ensure the processes it has in place aren't susceptible to financial crime and fraud. Santander has explained that its decision to only provide five transactions is in keeping with these obligations, as sharing detailed transaction information can make accounts susceptible to fraud. Based on the wider issues within the financial services industry around fraud and scams, I consider this to be a reasonable position for Santander to take.

Ultimately Santander is entitled to set their own policies and part of that will form their risk criteria. It is not in my remit to say what policies or risk appetite Santander should have in place. Santander is a commercial business, and it is able to have in place the processes and procedures it deems fit – based on a variety of factors, including its regulatory and legal duties. Some of the issues Mr A has raised concern the overall operation of Santander and

how it manages accounts. It is the role of the Financial Ombudsman Service is to resolve individual complaints and to award redress where appropriate. We do not perform the role of the industry regulator, and it is not our role to comment on how businesses conduct their operations. That's the role of the regulator, the Financial Conduct Authority (FCA). For these reasons I won't be responding to Mr A's comments about the way Santander operates on a general level and how it chooses to run its complaints process.

I know this will not be the outcome Mr A was hoping for, and he will be disappointed with the decision I've reached. But I hope my decision provides some clarity around why I won't be asking Santander to take any further action.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 5 March 2026.

Chandni Green
Ombudsman