

The complaint

Mr B complains that Santander UK Plc (“Santander”) failed to remove his ex-partner from his current and savings account and won’t do this without him providing an updated photo ID.

What happened

In March 2024 Mr B contacted Santander regarding the removal of his ex-partner from their joint current and savings accounts. Mr B completed the relevant forms and provided photographic ID.

The photo driving license Mr B provided had expired 10 months previously which meant this was insufficient for Santander to make the requested changes. And as Santander failed to notify Mr B of this, he presumed the changes had taken place despite Santander continuing to send statements out for the accounts in joint names.

Following Mr B’s ex-partner querying why they hadn’t been removed from the accounts, Mr B got in touch with Santander in May 2025 and raised a complaint. Santander apologised for not contacting Mr B in March 2024 when he requested the changes and compensated him £50. But Santander maintained it needed a valid photo ID as detailed on its website to make the required changes to the accounts and so hadn’t done anything wrong in not updating the account.

Mr B was dissatisfied with this and so brought his complaint to this service. Mr B says Santander was able to make some changes to his account without photo ID such as moving it from a fee-paying account to a lite account, and so doesn’t understand why a photo ID is required to remove the joint account holder. Mr B says that under GDPR regulations Santander is obliged to retain a minimal amount of personal data and as it already has photo ID from him it shouldn’t be asking for it again in an unexpired format.

One of our investigators looked into Mr B’s concerns but didn’t think that Santander had acted unreasonably or treated Mr B unfairly in its requirement for an unexpired photo ID to update his account as Santander is obligated to comply with rules and regulations and ensure it holds up to date information about its customers and its website makes it clear what ID is acceptable. They thought the £50 paid to Mr B by way of an apology for Santander’s mistake in not getting in touch with him regarding the expired ID was fair and didn’t think Santander needed to do anything more.

Mr B remained dissatisfied and has asked for his complaint to be progressed for an ombudsman’s decision. Mr B says Santander’s communication around this has been poor and it has failed to provide other solutions to the issue.

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 hope that Mr B won’t take it as a discourtesy that I’ve condensed and described this

complaint in the way that I have, but ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr B's complaint is about Santander's requirement that Mr B provide unexpired photo ID before it removes the joint party from his accounts.

And having considered everything carefully I'm in agreement with our investigator and I'm not sure there is anything much more of use I can add.

It might be helpful for me to say here that, as we are not the regulator, I cannot make Santander change its policies or processes – such as what identity documentation it needs to verify its customers or to make changes to its customers accounts. Nor is it my role to say what documentation Santander are allowed legally to request or how it processes the personal data it receives on customers, that is the role of the regulator in this case the Financial Conduct Authority or the Information Commissioner's Office. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

Rather my role is to look at the problems Mr B has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr B back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Mr B is unhappy Santander won't remove his ex-partner from his accounts without providing unexpired photo ID. Mr B feels that Santander's requirements are unreasonable especially when it made other changes to his account and already holds photo ID for him.

Although I wouldn't tell a bank or building society how it should run its business or what identification requirements it should have in place, I don't think Santander treated have treated Mr B unfairly or were unreasonable in its request for an unexpired photo ID.

Santander have Know Your Customer (KYC) obligations it has to meet and part of this is being able to verify its customers identity. There is no prescribed format for KYC and it is entirely up to Santander what policies it sets to satisfy its regulatory obligations.

And as Santander's website makes it clear what ID is required and accepted to make changes to an account and as I haven't seen anything to suggest the same policy hasn't been applied to all its customers and Mr B hasn't provided a reason why he can't provide the requested ID, I can't say Santander has done anything wrong here or treated Mr B unfairly.

I appreciate Santander made some changes to the type of account Mr B held – moving it from a fee-paying to a lite account – but this change was a commercial decision initiated by Santander and authorised by its terms and conditions and so there was no need to verify Mr B's identity.

I accept this is an inconvenience and how frustrated Mr B is about this and that other banks or building societies might do things differently. But Santander is entitled to set its own policies about this and isn't obliged to follow what other institutions do.

I also accept Mr B's frustration at Santander failing to inform him that the accounts hadn't been updated. But as Mr B appears not to have noticed this and the impact of this appears minimal, I think the apology and £50 compensation Santander paid is fair and I don't think Santander needs to do anything more.

And so it follows that I don't think that Santander has done anything wrong or treated Mr B unfairly on insisting he provide unexpired photo ID when updating his account and I don't uphold this complaint.

My final decision

For the reasons I've explained, I do not uphold Mr B's complaint against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 February 2026.

Caroline Davies
Ombudsman