

The complaint

Mrs M complains Santander UK Plc has blocked her account for no reason and hasn't provided any options to unblock it that are helpful.

What happened

Mrs M has an account with Santander. She's elderly and, according to her husband, is housebound and very hard of hearing.

On 5 August 2024 Mrs M's husband wrote to Santander to say that his wife had been locked out of her account for the last two months.

On 12 August 2024 Santander replied to Mrs M's husband to say that it couldn't discuss his wife's account with him. Santander did, however, suggest that she contact Santander by phone or live chat. On the same day Santander wrote to Mrs M setting out in more detail how to go about contacting it by phone or live chat.

On 25 August 2024 Mrs M's husband replied to Santander saying neither of its suggestions in its letter to his wife were practical as she was very hard of hearing. In his letter he asked Santander for suggestions to solve the problem and said that secure email might work if that was available.

On 26 September 2024 Santander wrote to Mrs M saying that it had received her husband's letter mentioning she was hard of hearing meaning it is difficult for her to call. In its response Santander said that if she was able to call and go through security someone else she knows could come to the phone and speak on her behalf then that was an option. Santander said if that wasn't possible then she could go to its website on her mobile phone or computer where she could get support on what to do when you have trouble logging on or accessibility. Or she could use its chat service or go into branch.

On 24 October 2024 Mrs M replied to Santander saying that she could ask her daughter to come to the phone on her behalf, but this would have to be on a Sunday evening. She said that some of the other options were of no use to her as she doesn't have a mobile phone. She said that Santander was aware of this. And that she can't visit the branch as the only way she can leave the house is by ambulance when she goes to hospital appointments.

In November 2024 Mrs M's husband emailed us on behalf of his wife to complain.

One of our investigators looked into Mrs M's complaint and said that they didn't think Santander had acted unfairly or unreasonably as it had offered Mrs M several options to help her get back into her online banking. And it had said she could consider having a third party added to her account if that would help. So, they didn't recommend that her complaint be upheld.

Mrs M wasn't happy with our investigator's recommendation and asked for this complaint to be referred to an ombudsman for a decision. Her husband said that she didn't accept that making a mistake logging into her account is sufficient reason to permanently log her out.

This complaint was, as a result, referred to me.

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 issued a provisional decision over three months ago. In that provisional decision I said:

"I'm minded to uphold this complaint as I don't think Santander UK Plc has been as helpful as it could have been in this case. More importantly, I'm going to require Santander UK Plc to provide us with information we've asked for when it replies to this provisional decision so that I can understand the background to this complaint properly and decide what should happen next."

Santander didn't reply to my provisional decision, and it was only after we escalated this case that Santander replied to questions our investigator had asked and my provisional decision. That reply in itself wasn't as helpful as it should have been and suggests Santander had a very limited understanding of its customer. So I asked Santander to contact me directly, but that hasn't happened.

Based on everything I've said – and what I've said in my provisional decision – I don't think it's fair that Mrs M should wait any longer as I don't think it's fair to expect her to continue to manage her account without access to online banking. So, I'm going to require Santander to re-issue Mrs M's security credentials and send them to her in the post. That's an exception Santander can make in the right case.

Santander has an email address on file for Mrs M and two mobile phone numbers. I'd expect Santander to use those details in the event that it needs to authenticate Mrs M. She'll likely be asked how she wants to be authenticated in the event she goes online.

Santander has confirmed that its online and mobile banking support line is open from 8am to 8pm Monday to Friday, 8am to 6pm Saturday and 9am to 6pm on Sunday. I understand that Mrs M's daughter can support her on Sunday evenings. If she's able to do so before 6pm then that's an option should Mrs M have questions or need support. Santander might want to update its customer notes to reflect the fact that Mrs M may well be supported to minimise any such call going off track.

Putting things right

As I've already mentioned, I don't think it's fair that Mrs M should wait any longer as I don't think it's fair to expect her to continue to manage her account without access to online banking. So, I'm going to require Santander to re-issue Mrs M's security credentials and send them to her in the post. That's an exception Santander can make in the right case.

My final decision

My final decision is that I'm upholding this complaint and require Santander UK Plc to re-issue Mrs M's security credentials and send them to her in the post so that she can once again manage her account online.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 25 February 2026.

Nicolas Atkinson
Ombudsman