

The complaint

O, a limited company, complains that Santander UK Plc didn't send closing statements on its accounts despite repeated requests.

What happened

The directors of O wrote to Santander on 13 August 2025 stating that O wanted to close two accounts. They wrote further to complain on 4 September 2025 that O hadn't had confirmation of closure or closing statements. The directors followed this up on 17 September 2025 and 24 September 2025. They had also been to a branch on 22 September 2025 but it couldn't provide all the information. O says that the final response letter to the complaint didn't deal with the issue of missing statements. And they wrote again to Santander on 2 October 2025 and referred the complaint to this service. The directors said that O needed to provide this information to its accountant for tax returns and that it risked a financial penalty.

Santander said it issued a final response letter to the complaint dated 23 September 2025. This stated that the closure process had started on 21 August 2025 and that the accounts were closed and that a letter confirming this and closing statements had been sent out. It now accepts it hadn't addressed the point that O said it hadn't received statements. Santander hadn't then arranged to provide copies. When it provided its submission to this service it said that it would cover any financial loss for O of not being able to submit tax returns in time. It also said that copy statements had been sent out on 8 October 2025.

Our investigator didn't recommend that Santander do anything further. She said that Santander wasn't able to show it had originally sent closing statements. But O had since confirmed that the copy statements were received on 11 October 2025 and that it hadn't received any tax penalty. So, she said that although Santander accepted it had made a mistake there had been no impact for O.

O didn't agree and wanted the complaint to be reviewed by an ombudsman. The directors said that there had been repeated failures to respond to the requests. This was over several weeks. They had made a 50-mile round trip to a branch with no success. And had also tried to deal with this issue in an online chat with Santander and were cut off. The impact was that O's records couldn't be assessed fully and efforts were made to chase up the information O's accountant needed. This added unnecessary pressure and in the event estimates for VAT had to be submitted. There hadn't been financial loss but inconvenience and process failure which should be recognised.

My provisional decision

I issued a provisional decision on 14 January 2026. I set out what I said.

I noted from Santander's system records that one of the accounts was closed on 21 August 2025 and the other on 25 August 2025. There are account statements consistent with those

dates available. As sending these statements out appeared to be an automated process there is no record to confirm that happened then. And Santander has had the opportunity to establish that happened during the complaint investigation. I understood these statements were due to be sent for processing on date of account closure and it seems unlikely to me that two sets of post to O would go missing. That's taking into account that all other post from Santander has been delivered.

In any event Santander had the opportunity to deal with the missing statements. But it didn't address this in its complaint or take action on specific repeated requests O made for the statements until after O had referred its complaint to this service.

I said I'd expect O to take reasonable actions to mitigate any loss and it's shown it's done that here. There was no actual loss and I couldn't consider what might have happened. But I found that here despite the actions it took O didn't receive its statements in a timely way.

O is a limited company that can't suffer distress. And it's a legally separate entity from the directors so I couldn't consider the impact on them. But I did consider O was inconvenienced by what happened and the actions of Santander. I'd taken into account our published guidance about compensation. The impact here was more than minimal and took several weeks to address. O contacted Santander on multiple occasions and the directors visited a branch on its behalf. Taking all that into account I considered that the appropriate level of compensation is £150.

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.

O said it was happy to accept my provisional decision and believed that Santander had already acknowledged liability by saying it would cover financial loss.

Santander didn't make any further comments.

As a result, and in light of the assessment I've already given, I see no basis to depart from the conclusions of my provisional decision.

My final decision

My decision is that I uphold this complaint and require Santander UK Plc to pay O £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask O to accept or reject my decision before 9 March 2026.

Michael Crewe
Ombudsman