

The complaint

Ms K, represented by Miss K, complains that Santander UK Plc allowed an adult without parental responsibility (PR) to open a Junior ISA (JISA) for her.

What happened

Ms K's father opened a JISA for her at Santander. Her mother, Miss K, had already opened a JISA at another bank. Miss K says Santander is at fault – Mr K did not have PR at the time - and there were legal and safeguarding issues. When she contacted Santander, she could not progress her complaint in the way she wished as she was not a customer of the bank. She initially sought compensation of £5,000 for the distress she has suffered.

Our investigator found that whilst it has become clear during this investigation that the father did not have PR at the time, it was reasonable for Santander to rely on his declaration that he did. He found the bank's documentation checks at the point of account opening met its stated requirements.

But now that Santander is aware, it's a reasonable resolution that it has agreed to remove the funds from the JISA tax wrapper/close the account. He explained that as Miss K isn't Santander's customer and isn't an eligible complainant in her own right, this service is unable to consider any compensation for any distress or inconvenience Miss K may have experienced whilst trying to resolve the issue. He found no evidence of any loss to Ms K that Santander needed to put right.

Miss K asked for an ombudsman's review. She said, in summary, the account was opened contrary to the eligibility requirements of the JISA and she still hasn't been told what documentation was relied on; when she raised this matter with Santander it refused to engage despite her safeguarding concerns; and whilst Ms K has suffered no financial loss the closure of the account alone fully does not address the procedural and safeguarding issues raised.

To resolve the complaint she seeks a finding that the account was opened incorrectly; recognition that Santander's handling of the matter once notified was unfair; and a modest acknowledgment of the impact and inconvenience caused, or alternatively a written apology or confirmation of procedural improvement.

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.

This includes all of the points Miss K has made in her submissions. I mean no discourtesy by this, but in keeping with our role as an informal dispute resolution service, and as our rules allow, I will focus here on the issues material to the outcome of Ms K's complaint.

As Santander has now agreed to remove the ISA wrapper/close the account once it has contacted Ms K's father (who I note now has PR) I am not instructing it to do anything

additional.

I agree the account was opened incorrectly, but I do not find that was as a result of an error on the bank's part, rather the applicant made a false declaration regarding PR and, possibly, also that he was not aware Ms K held a JISA of this type already (but he may not have been). This means it would be a civil matter if Miss K wishes to pursue this further. I am satisfied, as the investigator was, that the bank followed its published procedures and had sight of the required proof of identity and proof of address documents. Those checks complete, it was reasonable for Santander to rely on the applicant's declaration that he had PR.

Whilst I can understand it would have been frustrating and distressing for Miss K that she could not progress a complaint as she wanted to with Santander once she became aware of the second JISA account, the bank did not act in error. She was not the account holder or the registered contact. Miss K has referenced legal and safeguarding concerns, but she would need to have contacted the relevant authorities to raise these. Without their involvement I would not expect the bank to have done anything differently.

Finally, I can see Miss K still wants this service to instruct the bank to in some way recognise the distress and inconvenience she suffered, but as explained we have no power to instruct it to do this as she is not an eligible complainant. She also asked for procedural improvements but it is the role of the regulator (the Financial Conduct Authority) to monitor firms' systems, policies and procedures – not this service. I have seen no evidence that there has been any loss to Ms K that the bank needs to put right.

Putting things right

Santander must correct the status of the savings account, be this through removing the ISA wrapper or closing the account - after liaising with Ms K's father. It is not the role of this service to determine where the funds should then go.

My final decision

I am upholding Ms K's complaint in part and Santander must put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 12 May 2026.

Rebecca Connelley
Ombudsman