

## **complaint**

Mr Q complains that Santander UK plc wrongly opened a reward current account for him, on which a monthly fee was payable. As a result of these fees, the account became a bad debt and adverse credit information was recorded on Mr Q's credit file.

## **background**

Mr Q asked Santander to open a current account for him in February 2010. The adviser persuaded him to open a reward current account. Mr Q says this was not a suitable account, in part because he did not intend to use it straight away. He therefore asked Santander to close the account in March 2010. This it did not do, and the fees charged caused an overdraft which Mr Q did not clear. The bank recorded adverse information on Mr Q's credit file as a result.

After Mr Q complained, and although the bank said it could not find any record of a request to close the account in March 2010, Santander agreed to write off the debt and remove the adverse credit information. It also paid Mr Q £200 on a goodwill basis for the distress and inconvenience he had been caused.

Our adjudicator did not recommend that the complaint should be upheld. She concluded, in summary, that Santander had already taken all the appropriate action to put matters right.

Mr Q does not accept the adjudicator's conclusion.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have reached the same conclusion as the adjudicator, and for the same reason.

Santander has accepted that it made an error. Where an error is made, I expect a bank to put its customer back into the position they would have been in had that error not been made. Santander has already done this – it has written off the overdraft caused by its fees and removed the adverse information from Mr Q's credit file. It has also paid Mr Q a fair and reasonable sum for the inconvenience caused.

It is therefore my view that Santander does not need to do take any further action in connection with this complaint.

## **my final decision**

My decision is that I do not uphold this complaint.

Malcolm Rogers  
**ombudsman**