

## **complaint**

Mr T complains that Santander UK Plc is pursuing him for money it says he owes on his credit card account.

## **background**

Mr T had a business current account and a personal credit card account with Santander. In October 2014 he contacted the bank to close the business current account. At this time he paid in some £158 to reduce his overdraft and Santander wrote off some charges which left him with a zero balance. During and after this time Santander was also pursuing Mr T for an unpaid credit card bill. Mr T said he had closed the account and he did not owe the money.

He complained to Santander and it explained that the money it was seeking was not for the business current account but for his credit card account. Mr T also spoke to officials at a local branch regarding his business account and they reassured him that the account was closed and he didn't owe money. Mr T took this to mean he did not owe money on his credit card. Mr T also disputes the amount he owes which is in the region of £450 as he says Santander told him it was only £32. Unsatisfied with Santander's response Mr T brought his complaint to this service.

The adjudicator did not recommend that it be upheld. She considered there had been confusion between the two accounts even though the correspondence she had seen from Santander made it clear it was the business account that was closed and the outstanding debt related to the credit card. Mr T did not agree and said that he had requested that both accounts be closed.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I can understand the frustration that Mr T feels, but I cannot conclude that Santander has done anything wrong. Although Mr T says he asked to close both accounts I have seen nothing to support this. At the time he closed the business current account he owed money on his credit card and it could not be closed until that had been paid. He has spent money on his credit card and has not made any payments for some time so has built up arrears. I do not consider that Santander should be required to write off his debt.

Having reviewed the letters issued by Santander I am satisfied they make clear to which account they are referring. Careful reading of them may have helped avoid the confusion that has arisen. Finally, I note that Mr T says he was told he only owes some £32 while Santander subsequently told him his total debt is over £450. Again there appears to be some confusion. The smaller sum was the minimum amount due at the time and the larger sum was his total debt.

**my final decision**

My final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I am required to ask Mr T to accept or reject my decision before 15 June 2015.

Ivor Graham  
**ombudsman**