

## **complaint**

Ms D complains that Santander UK Plc will not pay her the balances shown on two old passbooks she found in early 2014.

## **background**

In early 2014 while moving house Ms D found two old passbooks for accounts she held with Abbey National, now Santander. One passbook had not been updated since the late 80s and the other since the early 90s. She went to her local branch and was told that the accounts had minimal balances, which in both cases was less than shown on the passbook. Ms D was also told that her address had been changed in May 1996 to an address she says she has never lived in.

She endeavoured to establish what had happened to the accounts and she was passed from one Santander department to another. In due course Santander said that because of the passage of time it was unable to establish what had happened to the accounts since the passbooks were last updated, but it had no reason to assume that the current balances on its records were wrong. It recognised that it had not handled Ms D's complaint well and paid her £100. She considered that she had been the victim of identity theft and brought the complaint to this service.

The adjudicator did not recommend that the complaint be upheld. She concluded that as the passbook for one of the accounts had shown deposits and withdrawals after the address had been changed it was unlikely that Ms D had been the victim of identity theft. It was possible to make withdrawals without the passbook and it may have been that Ms D had continued to use the accounts but after 18 years had forgotten about it. Ms D did not agree.

## **my findings**

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

It is possible to access an account without the passbook and so it possible that Ms D continued to use the two accounts despite the books not being updated. I acknowledge that she considers somebody changed the address on the account, but given the time that has elapsed it is impossible to establish who notified the change. It is possible that it was done in error by the bank. Ms D says that tenants of her property may well have moved to the new address. If that is so it is possible that the bank updated all accounts held at that address including Ms D's in error.

One passbook shows both credits and debits after the address had been changed which does not suggest that a third party had accessed the account. Ms D had moved several times since opening the account and had not informed the bank of her new addresses. I consider the most likely explanation to be that Ms D continued using the accounts and did not get the passbook updated. For these reasons I cannot safely conclude that the bank has made a mistake. I also consider the compensation paid by the bank for its poor handling of the complaint to be fair and reasonable.

**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 Ms D to accept or reject my decision before 4 December 2014.

Ivor Graham  
**ombudsman**