

#### complaint

Mr S complains that Santander UK Plc unfairly blocked his account, held incorrect personal data and wouldn't accept his passport as proof of his identity.

#### our initial conclusions

Our adjudicator didn't recommend that Mr S's complaint should be upheld. He agreed Santander could've explained how to remove the block more clearly. But he was satisfied the bank's compensation payment of £105 was reasonable.

Mr S also complained that certain payments in 2014 were blocked. Santander said it hadn't blocked one of the payments. And the other was declined because Mr S didn't type the CVV numbers on the back of his card correctly. Mr S isn't happy with our adjudicator's opinion. And he wants Santander to give him evidence of the date of birth it holds for him.

#### my final decision

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with the adjudicator's conclusions.

I am sorry to hear about the difficulties Mr S faced in 2013. Santander apologised for the error in Mr S's date of birth. I accept that it's likely this was caused by human error when a member of staff keyed in the date.

Santander explained why it needs to follow particular security measures and apologised that the branch didn't accept Mr S's passport. I can appreciate that Mr S was inconvenienced by the delay in removing the block. But I'm satisfied the bank's payment of £105 was reasonable and in line with the kind of level of award this service would make. Mr S wants proof of the date of birth that Santander holds for him. Santander says it doesn't hold a copy of his birth certificate. I'm not sure what other evidence Mr S would like to see. But the bank's records that I've seen show the same date of birth Mr S has given to this service. I'm satisfied Santander now holds the correct date of birth on file. I don't require Santander to do more than it already has.

#### **My decision is that I don't uphold this complaint.**

Under the rules of the Financial Ombudsman Service, I am required to ask Mr S either to accept or reject my decision before **29 December 2015**.

**Gemma Bowen**

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.