

The complaint

Ms N complains that Santander UK Plc hasn't provided bank statements going back to 2000 and 2001 that she requested in branch.

What happened

Ms N's told us she visited a branch of Santander and asked it to supply bank statements going back to 2000 and 2001. Ms N's explained she needs the statements as part of an ongoing dispute she has in relation to a car loan that has been going on for several years. Ms N says the branch staff agreed to arrange for statements for be sent and told her they'd arrive in around a week.

The statements weren't sent to Ms N but she's told us Santander issued a single page with one amount written on it. No other information was supplied.

Ms N complained and Santander issued a final response on 28 June 2023. Santander said it no longer holds data for dates prior to 2010. Santander added that Ms N had previously complained about the same issue in 2018 and it had advised no statements were available for the period in question when responding. Santander accepted branch staff may've incorrectly told her statements would be sent but advised it had previously made her aware it was unable to provide the statements she wanted.

Ms N referred her complaint to this service and it was passed to an investigator. They weren't persuaded Santander had acted unfairly and said the rules it operates under don't require it to retain information, like bank statements, indefinitely. The investigator didn't uphold Ms N's complaint.

Ms N asked to appeal and said she struggled with mental health and memory which was made more complicated by the number of parties involved in her dispute. Ms N provided further background about her dispute and explained she feels Santander is covering for another part of the bank which had provided a car loan. As Ms N didn't accept the investigator's view, her complaint has been passed to me to make a decision.

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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I'd like to explain that I'm aware Ms N has a dispute that relates to a car loan. Ms N has explained the issue has been going on for many years and that there are several parties involved. In this decision, I can only look at Ms N's complaint about her request for bank statements in branch earlier this year. I'm not going to comment on any of the other issues Ms N's told us about in this decision.

As our investigator says, banks don't have to retain customer information (like account statements) indefinitely. Here, when Santander responded to Ms N's complaint it confirmed it retained bank statements going back to 2010. That's in line with the rules that set out how long information should be retained. So whilst I understand Ms N feels there's more to Santander's decision to delete old bank statements, I'm satisfied it's acted in line with the rules and no longer has the bank statements she's asked to see.

I can see Ms N previously complained in 2018 and Santander issued a final response explaining it no longer had the bank statements she asked for. Whilst I understand Ms N was disappointed when she visited the branch and a member of staff told her they'd order the statements, I'm satisfied Santander had already explained they weren't available in 2018. I can see no reason why statements that had already been deleted in 2018 would become available when Ms N requested them again earlier this year.

I'd like to assure Ms N that I've read and considered everything she's told us about her health and how the situation has impacted her. But, for the reasons I've given above, I'm satisfied Santander didn't have the statements Ms N requested going back to 2000 and 2001 when she visited its branch. I can understand why Ms N feels Santander's actions are unreasonable, but I haven't seen anything that shows it's made a mistake or treated her unfairly. I'm sorry to disappoint Ms N but as I'm satisfied Santander has acted fairly, I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Ms N's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 12 December 2023.

Marco Manente
Ombudsman