

The complaint

Mr W complains that Santander UK Plc (“Santander”) shut his local branch where he carried out his banking. Mr W would like Santander to reopen the branch.

What happened

Mr W carried out his banking at a local branch of Santander. Santander made the decision to close this branch in June 2021.

Mr W complained to Santander about this. Santander explained that following review of its customers banking habits it made the business decision to close the branch and provided Mr W with the details of alternative branches or ways he could continue to bank with it.

Mr W was dis-satisfied with this and brought his complaint to this service. One of our investigators looked into Mr W’s concerns and reached the conclusion that Santander was entitled to make the decision to close branches and that we don’t have the power as an organisation to ask a bank to reopen them as it was a commercial decision of Santander.

Mr W has asked for an ombudsman’s 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.

Having considered everything provided, I’ve decided not to uphold Mr W’s complaint.

My role is to look at the problems Mr W has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr W back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

In this case following consideration and review of customers using one of its branches and their banking habits, Santander took the decision to close this branch. The branch was Mr W’s local branch and has inconvenienced him and others he knows as for some the nearest alternative branch it is a bus ride away.

I sympathise with Mr W and appreciate how this decision has inconvenienced him – but ultimately, as has already been explained, the decision taken by Santander is a commercial decision and not something that I can look at or help with. I can’t tell Santander where it should operate, nor can I force Santander to keep providing a service from a particular location.

I would however expect Santander to support customers who are affected by this change. I can see that Santander have provided Mr W with information on alternative branches he can visit and available ATM machines locally, as well as other ways of banking - including online and phone banking which don’t require a visit and may be easier. Santander has also

provided a phone number where Mr W can get support which I think is fair and reasonable in the circumstances.

I accept this is not what Mr W wants, but as I can't tell Santander how it should run its business including whether to keep a branch open, I can't say Santander has done anything wrong. And as Santander has provided Mr W with what I consider reasonable banking alternatives, I don't think it has treated Mr unfairly. So it follows I do not uphold Mr W's complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 25 October 2023.

Caroline Davies
Ombudsman