

The complaint

Mr E complains that Santander UK Plc failed to close his account when he requested and as a result he has incurred charges.

What happened

Mr E says that he went into his local branch of Santander in November 2022 to close his account. He thought this had been done, but the account was not closed successfully. As a result several direct debits left his account leaving him overdrawn. He went back into the branch in March 2023 to enquire about the closure. Santander had no record of him asking for the account to be closed but nevertheless decided to give Mr E the benefit of the doubt. It closed the account and arranged reimbursement of the direct debits. It also paid him compensation of £25.

Mr E was dissatisfied and referred his complaint to the Financial Ombudsman Service. Our Investigator reviewed his complaint but did not think of that Santander needed to take any further action.

Mr E did not agree and pointed out that his solicitor had attempted to close the account down on four occasions and charged him £250 each time. Our Investigator referred the matter back to Santander who explained that this concerned a different complaint Mr E had had concerning a power of attorney issue which was dealt with in March 2022.

The matter, regarding the reported failure to close the account in November 2022, has been referred to me for an Ombudsman's consideration.

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 can understand Mr E's anxiety if he thought his account had been closed down, to then find that direct debits were going out of the account when there were no funds to pay them. I understand that that Mr E had arranged for those direct debits to go out of an account he had with another bank. So there were duplicate payments.

Mr E says he went into the branch of Santander in November 2022 to get the account closed down. I understand that Santander does not have a record of this. That's not to say that the visit did not take place. I have noted that after he went back to the branch in March 2023, Santander arranged to have the direct debits refunded. It put a debit block on the account to ensure that no further such debits went out and the account was closed down as of the end of March 2023.

I note also that Santander paid Mr E compensation of £25. As a result of the refund of the direct debits, I understand that Mr E is not out of pocket due to the account not being closed down at the time he thought it would be. I think that Santander dealt with Mr E's complaints appropriately and made a fair and reasonable payment of compensation.

Mr E asserts that his solicitor went to the bank on four occasions to attempt to get the account closed down. He says he was charged £250 on each occasion. From our investigator's contact with Santander over this, I understand that this concerns an issue which Mr E had with a power of attorney that his solicitor had. Certainly I've seen no evidence that charges were made in respect of the closure of his account. If Mr E wants Santander to look into this further, then he should refer the matter back to it. He may want to consult with his solicitor about it

In respect of Mr E's request to have the account closed and Santander's dealing with that request, I think that it dealt with the matter fairly and reasonably. So I won't require it to take any further action.

My final decision

As I think that Santander UK PLC dealt with Mr E's complaint appropriately, I won't require it to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 12 February 2024.

Ray Lawley
Ombudsman