

## **The complaint**

Ms S complains that Santander UK Plc blocked a current account in her sole name, and prevented her accessing the money held there.

## **What happened**

Ms S has complained separately to our service that a joint account she holds at Santander was blocked. This complaint only looks at Ms S's sole account, which she told us had also been blocked during this time.

Ms S complained that her sole account had been blocked. She said she urgently needed access to the money in that account during the time Santander had blocked the account, and she wanted us to look into this for her. Then she said whether the account had been blocked or not, she didn't have access to her money. She thought Santander had been unfairly refusing small transactions on her card, and she didn't have internet banking access to this account.

It didn't look as if Ms S had previously complained about this to Santander. Our service would usually expect someone to discuss a problem with the bank, before they come to us. The rules we work under do say that a bank should be given a chance to put things right, before we intervene. But here, our service was already looking into Ms S's complaint that her joint account had been blocked. So we asked Santander if her sole account had been blocked too.

Santander said that Ms S's sole account wasn't blocked when the joint account was. It said it could see the transactions continued on that account, so it didn't think Ms S had lost access to her money. It could only see one block on this account previously. In late May 2021 it had blocked the account briefly because of fraud concerns when Ms S attempted to move a large sum of money out of the account. The account was then unblocked, and she completed her transaction about three weeks later.

Our investigator didn't think this complaint should be upheld. She said Santander had shown that, from the time Ms S referred her complaint about her joint Santander account to this service, the sole account wasn't blocked. She said Santander had sent us the transactions on Ms S's account, and she couldn't see evidence that the account had been blocked for a long period, or that payments were rejected.

Ms S didn't agree. She said this account was only accessible around October 2022, and she hadn't received compensation for this. She said if Santander provided statements from June 2022 to April 2023, we would see that the balance was the same, and she'd been unable to use the money. She said her main complaint had been about her joint account (which I'm not looking at here) but her sole account was also blocked for part of the year.

Because no agreement was reached, this case was passed to me for a final 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've reached the same overall conclusion on this complaint as our investigator.

Ms S said that her account wasn't available until October 2022. Although it's not clear whether she was referring to her joint account (which I'm not considering here) or her sole account, she also said the account balance was the same during a long period of time.

It doesn't look as if Ms S has complained about this to Santander, so it hasn't had a chance to respond to her complaint. Our service wouldn't usually consider a complaint before a bank has had a chance to respond to that, for the reasons I've set out above

I do think it's appropriate here to address Ms S's overall concern that her sole Santander account was blocked for an extended period, because I think Santander has addressed that. So I will respond on that point here, to avoid any possible further delay for Ms S to this part of her complaint.

It's not clear, from the documents I've seen, whether Ms S wants to complain that individual card transactions for her sole account were blocked during this period, or that Santander restricted her access to internet banking for her sole account. But if she does, then I think that complaint would have to be made to Santander in the first instance. I don't think I can decide those points here, as I can't see that Santander has been given an opportunity to address them.

Santander has sent our service a full list of the transactions on Ms S's sole account, from January 2021 until early June 2023. And this account does appear to be active during all this time. There are a number of transactions in and out of the account, and the balance does change significantly over time.

So I don't think that Santander blocked Ms S's sole account for an extended period, between January 2021 and June 2023.

Santander accepted it had blocked Ms S's account briefly, on 20 May 2021. I can see that a number of high value transactions were made, one after another, on that day, so I don't think it was a mistake for Santander to place temporary restrictions on the account at that time. I understand that it would have been inconvenient for Ms S not to be able to carry out all the transactions she wanted on the same day, but Santander has told us this block was later lifted, and I can see that Ms S completed the transaction early the next month. I don't think Santander has to take any further steps on this 2021 account block now.

I know that Ms S will be disappointed, but on the complaint issue that I'm able to consider for her here, I don't think her complaint should be upheld.

## **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 31 January 2024.

Esther Absalom-Gough  
**Ombudsman**