

## **The complaint**

Ms M complains that Santander UK Plc keeps contacting her for information. She feels that she's being harassed and that she's been targeted due to having an ongoing complaint with this service.

## **What happened**

Santander sent letters and texts to Ms M asking her to provide information as part of a review of the KYC (Know Your Customer) data that it held.

Ms M wasn't happy with the requests and complained to Santander. She said she felt she was being threatened with blocks on her accounts and account closures if she didn't provide the information. She also said she felt that Santander had targeted her with the KYC request because she had an ongoing complaint with this service.

Santander didn't uphold the complaint. In its final response it said it hadn't made an error by requesting the information. It said that customer checks were part of its regulatory obligations. It said it wasn't requested due to an ombudsman complaint.

Ms M remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. He said he couldn't see that Santander had done anything wrong.

Ms M didn't agree so I've been asked to review the complaint.

## **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 appreciate that Ms M has found the requests for information frustrating. However, having reviewed all the available information I'm in agreement with the investigator that Santander hasn't done anything wrong. I'll explain why.

As a regulated business, Santander – along with all banks and financial institutions – have legal and regulatory obligations with which they must comply. One of these obligations is that they must – from time to time – complete customer checks. And if those checks can't be completed for some reason – such as the customer not providing the information requested – then the bank is under an obligation to withhold transactions or services or block accounts until the information is provided, and the checks completed.

I appreciate that Ms M feels that she's been harassed for information and threatened with the closure of her account. Having reviewed the correspondence I'm satisfied that Santander was complying with its regulatory obligations when it requested information from Ms M. I haven't seen anything to suggest that Santander intended to harass or threaten Ms M.

I also appreciate that Ms M feels that she's been targeted with the KYC request because of

an ongoing complaint with this service. Again, I've seen no evidence to suggest that the bank is doing anything other than comply with its regulatory obligations.

Ultimately it's up to Ms M whether she provides the information requested or not. But if Santander isn't able to complete its checks, then it may be obliged to block or close the account. I think it's reasonable for Santander to have made Ms M aware of this.

Taking all the available information into account I'm unable to say that Santander has done anything wrong.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 9 April 2024.

Emma Davy  
**Ombudsman**