

The complaint

Mr and Mrs S complain that Santander UK Plc trading as Cahoot failed to provide them with account closing statements when it closed their accounts.

What happened

Mr and Mrs S say they accept that Cahoot was entitled to close their accounts in 2023 but say it failed to provide them with closing statements or explain why its letters were not received. Mr and Mrs S say they were concerned that, if asked they could not provide evidence of the account closure balance or if there were any transactions. They say they didn't receive the letters about the closure or the promised statements. Mr and Mrs S would like an apology as well as an explanation.

Cahoot says the accounts were closed as they had not been used in over 12 months and says it wrote to Mr and Mrs S on 26 June 2023 telling them the accounts would close. It says there was no movement into or out of the accounts before closing them.

Mr and Mrs S brought their complaint to us, and our investigator didn't uphold it. The investigator thought Cahoot was entitled to close the accounts and had confirmed the account position.

Mr and Mrs S don't accept that view and in summary say they wanted evidence there were zero balances and no transactions. They would like to know why they didn't receive the information that Cahoot says it sent.

The investigator has sent Mr and Mrs S all the relevant evidence we hold.

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 done so I have come to the overall view that I don't uphold this complaint.

There is no dispute here that Cahoot was entitled to close Mr and Mrs S's accounts. I am satisfied the accounts had not been used since 2022.

I have looked carefully at Cahoot's records and can see the account closure letter is correctly addressed. I'm satisfied that Cahoot isn't responsible for the safe delivery of the mail and so I can't fairly hold it responsible for Mr and Mrs S not receiving the notice. I appreciate Mr and Mrs S will have unanswered questions about what happened to the notice and the statements that Cahoot said it sent, but those are questions this service simply can't answer.

I can see that Mr and Mrs S have account statements and evidence from Cahoot in letter form confirming the account balance was zero and had been for over a year. I appreciate Mr S says the statement has a closing date earlier than Cahoot's record, but I'm satisfied that they have sufficient and reasonable evidence that the accounts were closed with no

transactions or a balance.

Overall, I'm satisfied that Mr and Mrs S had a downloaded statement from August 2023 confirming there were zero balances. I think it likely on balance that any questions that may be asked about the accounts can be answered with the information as well as evidence Mr and Mrs S now have. The key part of this complaint is that Mr and Mrs S say they didn't receive the closing letter or statements, but I have made clear I can't hold Cahoot responsible for that.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S and Mrs S to accept or reject my decision before 6 June 2024.

David Singh
Ombudsman