

The complaint

Mr A's complaint is about overdraft charges on his current account.

The details of this complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

My findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Santander's terms and conditions, which Mr A agreed to when he opened the account and arranged an overdraft limit, say it will apply charges for being overdrawn. These charges were made clear to Mr A. Santander also sent him a number of letters showing his arranged overdraft limit, his overdrawn balance and account statements showed what he was being charged and why. Mr A also had access to online banking where the charges and the account balance were readily available to view.
- So, when Mr A went over his agreed overdraft limit on several occasions Santander was entitled to apply the unarranged overdraft charge of £6 a day.
- On balance, I think Santander has acted reasonably throughout and has fairly applied the charges in line with its terms and conditions. And I don't think I can fairly or reasonably require it to do anything more or differently.

For these reasons, I do not uphold this complaint.

My Final decision

My final decision is that I do not uphold this complaint about Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 30 April 2020.

Stephen Cooper
Ombudsman