

## **The complaint**

Miss M complains that Santander Consumer (UK) Plc, who I'll call Santander, paid a refund into the wrong account.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Miss M, but I think £50 compensation is sufficient in the circumstances of her complaint, and I'm not asking Santander to do any more than that. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Miss M acquired her car under a regulated consumer credit agreement and as a result our service is able to look into complaints about it.

When the direct debit was cancelled I don't think Santander had any way of knowing Miss M's new bank details, as Miss M didn't provide those details until several days later. So, I don't think they did anything wrong when making the refund to the account the direct debits had been coming out of. The direct debit mandate they held suggested the account was in Miss M's name.

So, I don't think it would be reasonable to ask Santander to refund that payment again. But I do think they made an error here as they misinformed Miss M about the refund and told her she'd be getting a cheque, on several occasions. Santander should therefore compensate Miss M for the distress and inconvenience caused by that error. Having considered the circumstances of Miss M's complaint I think £50 is reasonable.

## **Putting things right**

Santander should put things right in the way I've set out above.

### **My final decision**

For the reasons I've given above I uphold this complaint in part and tell Santander Consumer (UK) Plc to pay Miss M £50 to compensate her for the distress and inconvenience she's experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 22 May 2023.

Phillip McMahon  
**Ombudsman**