

## **The complaint**

Mr B complains that he didn't receive cashback payments in respect of his broadband provider on his current account with Santander UK Plc.

## **What happened**

Mr B has a current account with Santander, which gives cashback on certain direct debit outgoings, including broadband. In October 2023 Mr B switched his broadband provider to a different company (L). However he then found that he wasn't receiving cashback payments on his direct debits. He contacted Santander via its online chat facility.

Santander explained to Mr B that the broadband provider he had selected was not an eligible company under its cashback scheme. Mr B queried why Santander had allowed L to take payments if it wasn't eligible under the BACS scheme, and he was concerned that the company may be fraudulent. Santander said that there were no concerns about fraud and noted that Mr B was being provided with broadband. It explained in its final response that he wasn't eligible for the cashback due to the broadband that he had chosen, and that any issues that this had raised will need to be taken up with L.

Mr B raised a complaint to the Financial Ombudsman Service. In particular he said that Santander was evasive in the answers it gave him which caused him anxiety.

Our Investigator said it was Santander's commercial decision to set its eligibility criteria, and it offered no incentives linked to broadband services provided by L. So he couldn't conclude that Santander had acted unfairly or unreasonably.

Mr B did not agree and the matter has been passed to me for an Ombudsman's consideration.

## **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.

Mr B's complaint concerns him not receiving cashback payments when he transferred to his new broadband provider. I've noted that there is only a very small possible financial loss (two payments of 1% of £24.95), but nevertheless Mr B says he was made anxious by what he believed to be Santander's evasive responses to his questions.

On the question of eligibility for cashback payments, I believe that Mr B transferred from his old broadband provider and didn't check with Santander at the time that L was an eligible company for him to receive cashback payments. Nevertheless this was understandable - as L provided direct debits it might be assumed that they were automatically eligible. However Santander does provide an online tool for checking whether any particular company is eligible and consumers can also check this with Santander.

I see that Mr B did check the position with Santander. I don't think that the answers that he

received on the online chat were evasive. It appears to me that he was advised straight away that L wasn't an eligible company under the scheme. Mr B wanted to know why but the advisers on the online chat could only speculate that the BACS code L wasn't being recognised by Santander's system in respect of the cashback scheme and could only offer possible reasons why.

It does appear that Mr B jumped to the conclusion that the BACS code was not valid so L might be a fraudulent company. But Santander assured him that was not the case, noting that he was receiving the broadband services. So I think it was reasonable to ask Mr B to contact L himself.

In respect of answering his complaint, the nature of online chats is that chats are closed down if no response is made within a specific timeframe. Mr B started his online chat on 15 November and made the complaint on 16 November. He received a final response which was dated 18 November. So I don't think there was any particular delay

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 June 2024.

Ray Lawley  
**Ombudsman**