

The complaint

Mr A has complained that Santander UK Plc has failed to refund him for a purchase he made from a third party.

What happened

In October 2023, Mr A purchased a headset from a third party store. He's explained it was faulty, so he went back to the store in November, for a refund.

There was then a query about the serial number on the box, matching the headset itself. Mr A explained he then bought a second headset, during this dispute, to show he was correct. The store then refunded the first headset.

Mr A then raised a chargeback with Santander. However, it asked for proof of the purchase of the second headset. This wasn't provided. Only the receipt for the first purchase was shown. And Santander could see a refund for this had been provided.

One of our investigators looked into this, but agreed Santander wasn't at fault. She thought it was fair for Santander to ask for more information, including showing the item was returned.

Mr A disagreed, so his complaint's been passed to me.

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 am satisfied that a refund was given for the first headset.

However, not for the second. I would typically agree that after returning a faulty item, there should be a refund. And Mr A did return the first item, and received a refund.

I appreciate he bought the second headset to prove his point, but my understanding is it hasn't been returned. I'm aware this is because Mr A said he was told not to.

But I'm looking at the actions of Santander, and in the circumstances set out above, I don't think it has been unreasonable. I don't think it's unfair, to not pursue a refund, for goods that are not returned.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 February 2025.

Elspeth Wood

Ombudsman