

### **The complaint**

Mr H complains about the overdraft charges applied to his bank account when he went into an unarranged overdraft with Santander UK Plc. He considers Santander has failed to treat him fairly by not taking into account his vulnerabilities when dealing with the issues that gave rise to this complaint.

Mr H is being represented by his partner. All references to Mr H will include submissions and evidence provided by his partner. For ease of reference, I will refer to Mr H's partner as 'C'.

### **What happened**

### **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.

### **My final decision**

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before XXXXXXXXXXXX.

Yolande Mcleod  
**Ombudsman**