

The complaint

Miss F is unhappy that Santander UK Plc haven't credited her account with refunds she obtained from two merchants.

What happened

In July 2024, Miss F arranged for refunds from two merchants (referred to here as Merchant A and Merchant B). Miss F was expecting two refunds of £46.80 from Merchant A and one refund of £24.54 from Merchant B, with a combined total amount of £118.14.

Miss F had been checking her Santander account statement regularly to monitor the receipt of the refunds into her account. But with neither refund having been received, Miss F spoke with Santander on 7 July 2024 and was told that the refunds had already been received into her account. Miss F disputed this, and she also wasn't sure that she'd spent the amount of money from the account that Santander said that she had. So, she raised a complaint.

Santander responded to Miss F and confirmed that they had record of the refunds from Merchant A crediting her account on 5 July 2024 and the refund from Merchant B crediting her account on 7 July 2024. And Santander explained that they felt that the account statements, which essentially showed that Miss F had already spent the refunded money by the time she called Santander on 7 July 2024 to chase those refunds, were correct.

However, Santander did acknowledge that the service that Miss F had received from their agent on an earlier call that took place on 3 July 2024 hadn't been to the standard they aspire to. Santander apologised to Miss F and paid £50 to her as compensation for any trouble or upset that poor service may have caused her. Miss F wasn't satisfied with Santander's response to her complaint and continued to maintain that the refunds had never credited her account. So, she referred her complaint to this service.

One of our investigators looked at this complaint. But they felt that the account statements that showed the refunds being received into Miss F's account were most likely accurate and so didn't uphold the complaint. Miss F remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

This includes listening to several calls between Miss F and Santander, including those that took place on 6 and 7 July 2024. And, having done so, I also feel that what's most likely to have happened here is that the refunds were received into Miss F's Santander account on 5 and 7 July respectively, and that Miss F unfortunately spent that money before she realised the refunds had been received and at a time when she was still expecting the refund amounts to credit her account.

In short, this is because I find the statements of the account to be persuasive. And I don't

feel that the alternative possibility suggested by Miss F, which is that Santander have stolen the refunded the money and falsified the account statements to suggest that Miss F received the refunds, is likely to have taken place.

In her recent correspondence with this service, Miss F has said that she feels that the 6 and 7 July calls corroborate her position that she never received the refund amount. However, having listened to those calls, I disagree.

Notably, on the 7 July call, Santander's agent tried to explain the movements of Miss F's account to her. But Miss F refused the explanation and asked to raise a complaint instead. And while the two calls do confirm that Miss F didn't accept that the refunds had been received into her account, there isn't anything on these calls that I feel corroborates Miss F's claim that the refunds had never been received into her account.

Ultimately, I feel that Miss F has most likely received the refund amounts into her account as Santander have said she did and as the account statements show. And because of this, I won't be upholding this complaint against Santander or instructing them to take any further or alternative action here.

Finally, I note that Santander have apologised to Miss F for the poor service she received on the 3 July call and have paid £50 compensation to her because of this. This feels fair to me, and I'm satisfied that this does provide a fair resolution to this aspect of Miss F's complaint.

I realise this won't be the outcome that Miss F was wanting. But I hope that she'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 4 February 2025.

Paul Cooper
Ombudsman