

## **The complaint**

Mr S complains that Goldman Sachs International Bank trading as Marcus by Goldman Sachs refused to accept a direct debit payment on a savings account he held with.

## **What happened**

Mr S holds a Marcus Online Saving Account. He wanted to arrange a direct debit payment between his Marcus savings account and a credit card account he holds with a different business.

Marcus says it doesn't accept direct debit debits on its savings accounts. It says that when a savings account is opened, account holders are required to link a UK current account to it and any payments should be made via the linked account.

Our investigator didn't uphold the complaint. She thought that Marcus had provided sufficient information to show that payments to and from a savings account can only be made via a linked current account.

Mr S didn't agree. He referenced a previous complaint he'd referred to this service in which he says the Ombudsman told the respondent business (not Marcus) to allow a direct debit on a savings account. And he asked for this complaint to be referred to an Ombudsman. So, it'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.

Having done so, I've reached the same overall conclusion as the investigator for the same reasons. I know Mr S will be disappointed, so I'll explain why.

Firstly, there appears to be some confusion about what Mr S wanted to do in respect of his Marcus account. Marcus indicated that Mr S wanted to set up a direct debit from his credit card account to his Marcus savings account. But in other correspondence Mr S has indicated he wanted to set up a direct debit from his Marcus savings account to his credit card account. But, either way, this doesn't impact the outcome of this complaint.

I think it would be helpful to explain that not all savings account providers allow inbound and/or outbound direct debit payments on a savings account. Marcus says it doesn't accept direct debits on its savings accounts and it has referred to the account terms and conditions which Mr S would have agreed to when he opened the account.

I've looked at the terms and conditions of the savings account. Under section 3. 'How your Marcus account works', it says:

*'Your Marcus account is a savings account, so it's not suitable for everyday use such as day-to-day spending or paying bills. When you open your Marcus account, you provide us with the details of your UK current account in your name. We call this your linked account'.*

And

*'You can pay into your Marcus account by bank transfer or cheque from your linked account'... 'You can take money out of your Marcus account by making payments to your linked account'.*

I find this information to be clear in that payments in or out of a Marcus savings account can only be made via a linked current account. Therefore, I'm satisfied it follows that Mr S is not able to make direct debit payments - inbound or outbound, on his Marcus savings account. Mr S has told us that he set up a linked account when he opened his Marcus savings account. So, any payments to or from his Marcus savings account will need to be made via his linked account.

Mr S has drawn similarities between this complaint and another complaint he referred to this service. I have looked at the other complaint Mr S has referred to. And in that case the business Mr S wanted a direct debit to come from accepted direct debits on its savings accounts.

But as mentioned above, not all businesses do. I'm required to decide this case on its own individual merits. And, for the reasons given above, I'm satisfied that Marcus provided sufficient information so that Mr S should have been reasonably aware that inbound and/or outbound direct debits are not accepted on the type of account he holds with it. So, I don't find Marcus is treating Mr S unfairly. And therefore, I won't be asking it to take any further action in respect of this complaint.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 March 2025.

Sandra Greene  
**Ombudsman**