

## **The complaint**

Mr D complains that Santander UK Plc made an error in taking a standing order payment from his account at another financial business.

## **What happened**

Mr D says that he closed his account with Santander in 2020. But that he received a statement from his other bank showing that a standing order for £1,000 had been attempted to be paid to Santander on 1 February 2024. He says that Santander shouldn't have taken this and explains the stress caused to him especially giving his serious health condition. Mr D is unhappy that branch staff didn't assist him.

Santander said it hadn't made a mistake. Mr D's account had been closed as he had said and there were no movements on it since 2020. That account couldn't receive the funds that Mr D said had been due to be paid from the standing order. It had looked at the statement Mr D had provided from his other bank and noted that the standing order to Santander hadn't been paid due to insufficient funds. There was no money to refund, and no error made by Santander.

Our investigator didn't recommend that the complaint be upheld. He said that the standing order was an instruction from a consumer to their bank to send a payment. So, the standing order instruction here was to the other bank. Santander wouldn't have been aware of it as Mr D's account with it was closed in 2020. Mr D would need to pursue this with the other bank that had attempted to send the money.

Mr D didn't agree and wanted his complaint to be reviewed. He set out the unimaginable stress that this had caused him in light of his illness. He said that his accounts had been closed and so no standing order had been set up by him. And he hadn't had contact with Santander until he saw this payment.

## **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'm sorry to hear about the impact this incident has had on Mr D. I need to decide if this was due to an error by Santander.

There is limited information about this payment because it was due to originate from Mr D's account at the other bank. Mr D said it was to be paid to his former account at Santander. Such a payment could never have been credited as the account as is made clear had been closed. In any event no money ever left Mr D's other bank for this standing order because there were insufficient funds. So, there was no money sent to Santander for it to refund to Mr D. And I've not seen any evidence to support that Santander was involved in setting this standing order up. That's not the most likely explanation taking into account as well the way that standing orders are processed as our investigator set out above and because the account Mr D says was due to receive the money was closed. And I think this reasonably

explains why staff at Santander weren't able to help Mr D any further.

I don't doubt that receiving a statement showing that £1,000 was due to be taken from his bank account was very alarming for Mr D. He's told this service he's also contacted the other bank involved about this and hadn't received a full response. I'm afraid that this would seem to be the way for him to pursue this issue as I don't find on the evidence that Santander made a mistake or acted unreasonably. I can appreciate that Mr D will be very disappointed with this outcome.

### **My final decision**

My decision is that I do not uphold this complaint.

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

Michael Crewe  
**Ombudsman**