

The complaint

Mr S complains Santander UK Plc failed to intervene when he was spending compulsively.

What happened

Mr S made several large card payments to gambling companies, on the same day. Mr S felt Santander should have stepped in and challenged him over these payments, they were out of character and large amounts.

Mr S complained to Santander, and it responded to say the payments didn't trigger fraud alerts so there wasn't a bank error in allowing them through. Santander said it had given Mr S details of support, but didn't think it needed to refund the payments.

Unhappy with this response, Mr S brought his complaint to this service. An investigator looked into things but didn't think Mr S' complaint should be upheld.

The investigator said they wouldn't expect Santander to be actively monitoring Mr S' account. The investigator said Santander asked for the largest payments to be authorised by Mr S in his mobile app, so the payments were challenged.

The investigator said Santander wasn't aware of Mr S' problems with compulsive spending and the account had mostly been used for gambling. The investigator didn't think Santander had to intervene in a different way just because the payments were to gambling companies.

Mr S responded to say another bank did intervene, and asked him to call it, and this stopped him from further spending. Mr S felt Santander had a social responsibility to challenge him over his spending.

Mr S asked for an ombudsman to decide things.

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've looked carefully at Mr S' statements, and it seems he mostly used his Santander account to pay to gambling companies, using his card. There are other payments, but it's not unusual for Mr S to gamble using his Santander account.

On the day in question, Mr S spent some smaller amounts, then began to spend more. And Santander asked for secondary authorisation on a payment Mr S made just before 7pm.

It seems this secondary authorisation was via his app, and biometrics, so likely his thumb print or facial recognition.

Mr S made other payments at 7pm, 9pm, 9.15pm then 11.15pm. It seems all of these payments needed secondary authorisation from Mr S. This means the payments weren't immediate, Mr S had to pause and then positively authorise these payments.

I think Santander intervened in these payments. I realise the intervention was a fraud check, and not a challenge over the type of spending, but I think Santander added some friction to the payments, making Mr S decide if he wanted to make the payments.

And looking at the time the payments were made, I wouldn't expect a manual intervention, a call, to take place. I also have to consider this was usual spending for Mr S, albeit larger amounts, and he'd not told Santander he had a problem with compulsive spending.

I understand another bank asked Mr S to contact it and challenged him about his spending. It's unclear when this was, and whether it was prior to his spending at Santander, but this is a decision for the other business to make.

I have to look at whether I think Santander did enough to intervene in these payments, and I think it did.

I understand it's not the intervention Mr S hoped for, but I think Santander did enough to pause the payments and give Mr S time to consider whether he wanted to make them.

And Santander has, as part of its response to Mr S' complaint, told him how to add a gambling block to his card and this is now active on his card. Santander also gave details of external support Mr S could use to help with his compulsive spending.

I realise this will come as a disappointment to Mr S, but I think Santander has treated him fairly in all the circumstances of his complaint, so I won't be asking it to refund any of the payments he made.

My final decision

My final decision is I don't 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 16 July 2025.

Chris Russ
Ombudsman