

The complaint

Mr J has complained that Santander UK Plc won't refund money he says he lost in a scam.

What happened

In summary, during a day in 2024, Mr J made three payments from his Santander account to his account at a cryptocurrency exchange, totalling around £3,000.

In 2025, Mr J complained to Santander about this via representatives. He explained that he'd made the payments as part of a fake job, where he'd been asked to deposit his own funds in crypto to earn money, and had been prevented from withdrawing it. Santander didn't think they were liable for the claimed loss.

The representatives brought the case to our service, but were unable to provide any evidence of the scam or loss. Our Investigator looked into things independently and didn't uphold the complaint. Mr J's representatives asked for an ombudsman's final decision, so the complaint's been passed to me to decide.

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 understand that Mr J may have possibly fallen victim to a scam, and if that is the case then he has my sympathy there. I appreciate that such scams can really be cruel, and are often not easy matters to face.

With that said, in order to potentially be able to hold Santander liable for any scam loss, I'd need to have evidence that the loss took place.

Here, I've not been given any evidence which substantiates that these payments were lost to any scam. For example, I don't have any records of any contact with a scammer, despite the contact having apparently been on a common messaging app whose records should've been quite straightforward to provide – our Investigator even sent step-by-step instructions on how to do this. Nor have I been given any documents or emails received in relation to a scam, nor any payment instructions received relating to a scam, nor anything which would substantiate that these payments related to a scam, nor any records of what Mr J did with the money once it was in his crypto account. I was given a crypto trace report, but this was for a different year, a different exchange, and a different amount; so as far as I can see, it's not relevant.

All I can see is that Mr J sent some funds to his own crypto account. So for all I know, those funds could plausibly still be there and available to him, or they were sent to another wallet of his own or to a friend, or were used to purchase goods or services, and so on.

I'm not saying I've actually concluded that Mr J made a false claim, or anything like that. But I cannot fairly hold Santander responsible for this alleged scam loss if there's no evidence which actually substantiates that the money was ever lost to a scam. And while I appreciate that the representatives would like Santander to give a partial refund of the funds to show that they care, I cannot reasonably tell Santander to do that when I've not found that there was any relevant loss of those funds and I've not found that Santander owe any refund.

So while I'm very sorry to hear the allegations about what scammers might've done to Mr J, I don't think Santander can fairly be held responsible for the claimed loss. And so I cannot fairly tell Santander to reimburse Mr J in this case.

My final decision

For the reasons I've explained, I don't uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 December 2025.

Adam Charles
Ombudsman