

## **The complaint**

Mr R complains that Santander UK Plc has declined to refund a disputed counter withdrawal that was made from his account.

## **What happened**

On 15 October 2019, £2,000 was withdrawn from Mr R's savings account over a branch counter.

In April 2025, Mr R discovered this transaction when he opened one of his statements and contacted Santander to report it as fraudulent and asked for a refund of the £2,000.

But the bank didn't think it was liable for his loss, as it said Mr R had reported the transaction too late.

Mr R raised a complaint, and in response, Santander said:

- the bank only has an obligation to investigate transactions when the claim has been made in a timely fashion without undue delay, and in any event no later than 13 months after the debit date.
- It would not be refunding Mr R's fraud claim.

Unhappy with this, Mr R referred his complaint to this service where it was considered by one of our investigators. But she didn't think Santander was responsible for Mr R's loss, as she concluded that Mr R had most likely authorised the withdrawal himself. She also didn't feel Santander had made any mistake by declining to investigate the disputed transactions due to the time that had passed.

Mr R disagreed. He maintained that he did not make the £2,000 withdrawal. And gave an explanation as to why he hadn't reported the transaction sooner than 2025.

As no agreement could be reached, the complaint has 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.

The relevant regulations in place are the Payment Services Regulations (PSRs). These regulations say that a consumer is only entitled to a refund for unauthorised transactions if they report them to their bank without undue delay, and no later than 13 months after the transaction took place. The expectation is that a consumer would be expected to manage their account effectively, and if they notice a transaction which they don't recognise to report it without delay.

Here, Mr R has explained that he knew he was receiving statements showing a little amount of interest being added to the account, therefore he didn't open the letters. He went on to

say he's never opened Santander statements and just puts them in the bin because his only dealing with Santander is because of this saving's account.

I appreciate that Mr R has said about why he didn't open his statements. But regardless of this, he continued to be responsible for monitoring his account and ensuring that everything reflected on the statements was accurate. I know why Mr R says he was unaware of the disputed transaction, but I find that she should've been far sooner than 2025.

So with this in mind, I've not gone on to consider the details of the withdrawal from October 2019, because I'm satisfied that it's not unreasonable for Santander to decline to investigate the transaction further – based on the relevant regulations that I've mentioned above. I appreciate this will come as a disappointment to Mr R, but I won't be asking Santander to do anything further here.

### **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 Mr R to accept or reject my decision before 14 October 2025.

Lorna Wall  
**Ombudsman**