

The complaint

Mr R complains that, when using its “Settle Up” feature, Starling Bank Limited trading as Starling Bank won’t take steps to prevent payers from using abusive language in the references or redact them on the bank statements.

What happened

Mr R uses the Settle Up feature through his Starling account specifically to allow a group of friends to pay subs for weekly football practice. Unfortunately, some of them chose to use abusive language when paying. This appears on his bank statement. He asked Starling if it could redact the references and/or take steps to prevent this taking place. In particular he is in the process of applying for a mortgage and would need to supply bank statements.

Starling said that it can’t block or redact the way the references appear on the bank statements. And that it doesn’t currently have a filter on the payment references as there is little call to do so at present. It does offer the option to block payment references for Faster Payments, and Mr R could ask the payers to pay that way. It has further advised that Settle Up is provided by a third party. It has provided feedback. It suggested that Mr R ask any mortgage provider if they would accept bank statements with the references redacted by him.

On referral to the Financial Ombudsman Service, our Investigator said they were not persuaded that Starling had acted unfairly, as it had offered suitable workarounds.

The matter has been passed to me for review.

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 Settle Up is a service, provided by a third party through Starling, whereby the customer logs onto the Settle Up app, and provides a link for the payers to use it. I can see that it is particularly suitable for groups to use.

Unfortunately, some of the payers have chosen to pay their subs by putting abusive language in the reference which then appears on Mr R’s bank statement.

Starling has said that at present it doesn’t provide the option for blocking payment references, as the service is provided by a third party and it doesn’t have any call for it. It has pointed out that if the players persist in using such language, Mr R could block them using Settle Up and ask them to pay using the Faster Payment service. And it has referred to the Financial Abuse Code in respect of customers’ ability to do this.

Bearing in mind that I’m considering Mr R’s individual complaint, and not the general use of the service, I don’t think that the Financial Abuse Code is relevant in his case. I say this because the Code supports victims of economic abuse. In Mr R’s case he told Starling that

the references are “light-hearted and from friends, so they have not upset me personally. I do want to flag it though for others.”

I think that, whilst it may be more inconvenient for him, Starling’s suggestion of using the Faster Payment service which can block the references is reasonable. In respect of any communication with mortgage providers I note Starling’s suggestion that, if he would be embarrassed to show them the statements, he asks if they would be happy for him to redact the references himself. I think this is reasonable, on the basis that he asks first before doing this.

And as they are friends, I don't think it would be too onerous for Mr R to ask them not to use abusive language.

Overall, I don't think that Starling has acted unfairly in this case. It has offered suitable workarounds and I don't think it would be appropriate for me to direct it to take any further action.

My final decision

I don't uphold the complaint

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr R to accept or reject my decision before 20 October 2025.

Ray Lawley
Ombudsman