

The complaint

Mr S has said that Santander UK Plc made a payment from his current account without his permission as he only wanted to check what exchange rate would be applicable for the transaction. He's also unhappy with the service he received from the branch.

What happened

On 22 October 2024 Mr S went into a Santander branch as he wanted to send 500,000 INR to a family member.

Mr S says he only asked about the exchange rate and he didn't give Santander permission to make the transaction. He said he could get a better exchange rate elsewhere. Santander says Mr S authorised the payment, and it was only after it had been sent that he changed his mind, but it was too late to recall it.

Mr S also says the branch staff caused him stress and anxiety due to their bullying tactics, and they wanted to pressure and dominate him. He also says he tried to raise this as a complaint with the branch at the time, but nothing happened about it.

Santander said the branch manager tried to call Mr S at the time but got no answer, and the branch manager said he didn't receive Mr S's email he said he'd sent. It apologised if Mr S felt the branch staff had acted inappropriately at any point.

The complaint was raised in January 2025, and Santander didn't uphold it, although it offered £50 as a gesture of goodwill which it paid into Mr S's account.

Our Investigator didn't uphold the complaint. She said the evidence provided by Santander showed Mr S had authorised the transaction by using his debit card and entering his PIN into the machine. She said the amount of the transaction in £GBP would have been showing on the machine when he entered his PIN. She said that she had no reason to doubt the recollections of either party as to how Mr S was treated and so she couldn't be satisfied Mr S's version of events was more likely than Santander's so she couldn't uphold that part of the complaint. She said the £50 gesture of goodwill was fair in the circumstances.

Mr S didn't agree, saying he didn't authorise the payment and so the matter was 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 recognise that Mr S feels very strongly about this, and I thank him for the thoroughness of his submissions. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've not considered it but because I don't think I need to comment on it in order to reach the right outcome.

There's a dispute about what happened when Mr S went into the branch and this payment was made. Where there is a dispute about what happened, and the evidence is incomplete or contradictory, I've reached my decision on the balance of probabilities – in other words, on what I consider is most likely to have happened in light of the available evidence.

Having reviewed the evidence, I've reached the same outcome as the Investigator. I'd like to reassure Mr S, that in reaching my decision, I'm not discounting his testimony it is simply that I've got two conflicting accounts of what happened, and as the person bringing the complaint Mr S's version needs to be more likely than Santander's version. Being just as likely isn't enough.

In broad terms, the starting position in law is that Santander are expected to process payments that a customer authorises it to make. And, generally, Santander can hold Mr S liable for the transaction if the evidence suggests it's more likely than not that he made or authorised the transaction.

Although Mr S has said he didn't authorise the payment either verbally or by confirming it on the device in branch, Santander has provided evidence which shows the transaction was completed using Mr S's debit card chip and pin. That shows that Mr S's card was inserted into the branch chip and pin device and his PIN was entered and the transaction was authorised in that way. Mr S would also have had to have provided the bank details of his family member so Santander knew where to send the funds to, which it wouldn't make sense that he would have done unless he'd agreed that Santander should make the payment. Having considered everything very carefully I'm satisfied Mr S did authorise the payment.

Mr S has also said the branch staff caused him stress and anxiety due to their bullying tactics, and they wanted to pressure and dominate him. Whereas Santander has provided testimony from the staff member concerned which gives a different version of events.

One of the difficulties in this case is it's not clear exactly what happened. That's because this was a face-to-face transaction so we have no way of knowing which version is correct, or even if it actually falls somewhere in the middle of the two. As I've said, in situations where evidence is missing, incomplete or contradictory, as it is here, I have to make my decision on balance, forming a conclusion on what I think is more likely than not in light of the evidence that I do have.

Santander has sent us its staff member's recollection of what happened. So, I've considered this along with the testimony from Mr S.

I've also seen the correspondence that Santander has sent Mr S. In that it has apologised if Mr S felt he was treated inappropriately by its staff. In this case, I don't feel I can ask Santander to do anything more as I have two directly conflicting recollections of the conversation, with nothing to support either version.

It's not that I disbelieve Mr S's version of events, but as I've explained above, as he is the one bringing the complaint for me to be able to uphold it, I need to be satisfied that his version of events is more likely than Santander's version. Being just as likely isn't enough.

Mr S has also said he tried to raise this as a complaint with the branch at the time, but nothing happened about it. There is a contemporaneous note from both the staff member and the branch manager that they'd tried to speak to Mr S on the phone at the time but not been successful. I understand Mr S says he sent an email to the branch manager to raise a complaint, but as Santander explained the manager had no record of that being received. Whilst this delayed the complaint being logged I'm satisfied Mr S hasn't been financially disadvantaged by this as the complaint was investigated in January 2025 and a response was given.

I'm satisfied that it's more likely than not Mr S authorised the transaction that was made on his account, so I don't find Santander needs to do anything in that respect. And unfortunately, there isn't the evidence to show Mr S's version of how he says he was treated in the branch is any more likely than Santander's version.

I'm really sorry to disappoint Mr S but I can't fairly uphold his complaint.

My final decision

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 13 January 2026.

Julia Meadows
Ombudsman