

The complaint

Mr H complains that Santander UK Plc allowed him to make gambling transactions in excess of £26,000 despite being aware of his gambling addiction.

What happened

In June 2025, Mr H used an online casino to gamble more than £26,000.

Mr H complained to Santander because he'd been able to make the payments despite making it aware that he was a gambling addict and having taken precautions to stop his gambling - GamStop and transaction blocking.

Santander acknowledged Mr H's situation but said the transactions were faster payments and not card payments which are the only gambling transactions it can block. It sympathised with Mr H's predicament but said it hadn't made a mistake and so wouldn't be refunding Mr H's losses.

Mr H referred his complaint to the Financial Ombudsman Service where an investigator considered his concerns. In their outcome, they said Santander had acted in accordance with the mandate it held from Mr H and the faster payments channel, being fully automated, wasn't monitored by bank staff to detect unusual activity. They said Santander had acted appropriately when made aware of Mr H's addiction and had put all available markers and warnings in place. So, their conclusion was that Santander hadn't acted unfairly or unreasonably and didn't uphold Mr H's complaint. Mr H disagreed and asked for an ombudsman's decision. So, it'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'd like to begin by acknowledging the devastating impact this episode has had on Mr H and say that I wish him well with any support he's getting to help him with his addiction.

When I consider a case like Mr H's, I must look at two things. Firstly, did Santander make any mistakes. Did it not do something when it should have? I look at that in terms of what its own policies and procedures are, what best practice is within the banking industry and what the law and industry rules and regulations say.

The second test is whether the customer, in this case Mr H, has been treated fairly and reasonably. That's obviously a subjective test and refers to whether Mr H has been treated any differently to the way another customer in similar circumstances would have been treated.

In this case, I don't think Santander made any mistakes. It knew about Mr H's addiction and had put warning notes on his account and a stop on his debit card blocking gambling transactions. I'm not going to go into the way that block works because it's not applicable to this case – Mr H's transactions were faster payments – in effect bill payments. So, Santander had put in place the restrictions it could to stop Mr H from using his account to gamble.

The relationship between the bank and its customer is one that requires the bank to carry out instructions that it's lawfully asked to carry out by its customer. In this case, there's no doubt that Mr H authorised the payments to the casino in question. So, Santander did nothing wrong in making the payments it was asked to make. Had it not done so, it may well have found itself being accused of refusing to make a valid transaction. The transactions were lawful and had been requested by Mr H. So, Santander had no obligation to refuse them. So, I don't find that Santander made any mistakes.

Now, did Santander treat Mr H fairly and reasonably? Mr H's opinion – for obvious reasons – is that he hasn't been because Santander allowed him, as a vulnerable customer, to make payments which have had a devastating effect on his finances and his mental health. I must look to see if Santander should have done anything different and if Mr H was treated in the same way another customer in his situation would have been treated.

Mr H says Santander should've taken greater steps to monitor his account to prevent spending like this. I understand where Mr H is coming from. But, when looking at Santander's situation, it would mean having to manually monitor all payments from any consumer deemed vulnerable. When we consider the size of the customer base for a bank such as Santander, that would be a totally unreasonable expectation. All that can be asked is that there are systems in place to detect unusual activity and steps taken to confirm payments before they're made, if appropriate. In this case, even if the transactions had been challenged, Mr H would have had to say he'd authorised the payments. So they'd have been made. But checks on bill payments (faster payments) aren't needed so Santander did nothing wrong by allowing the transactions to go through.

As I said before, I do appreciate the impact this episode has had on Mr H and I hope that he is able to get the help and support he needs. But I can't say that Santander has done anything wrong and so I do not uphold this complaint.

My final decision

For the reasons given above, 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 H to accept or reject my decision before 7 January 2026.

Stephen Farmer

Ombudsman