

The complaint

Mr K complains that Santander UK Plc (Santander) is refusing to refund him the amount he lost as the result of several scams.

Mr K is being represented by a third party. To keep things simple, I will refer to Mr K throughout my decision.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mr K has explained that he has fallen victim to multiple scams over several years between 2022 and 2025.

Mr K says he made multiple payments in relation to the scams resulting in a loss of over £200,000. I have not listed all the payments here.

Our Investigator considered Mr K's complaint and didn't think it should be upheld. Mr K disagreed, so this 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.

Before I can consider Mr K's complaint as a scam I must be persuaded that a scam has taken place and that the payments Mr K has disputed have resulted in a loss because of such a scam. It is Mr K's responsibility to provide appropriate evidence to support his version of events and the losses he says he has incurred.

Our Investigator has asked on multiple occasions for Mr K to provide evidence that supports that the payments he has disputed have resulted in a loss because he has fallen victim to the scams he has complained about.

Unfortunately, while it appears likely Mr K has fallen victim to multiple scams, he has not been able to provide sufficient evidence of the amount that was lost as a result of the scams.

Before I can ask a business to refund any payments, I need to be satisfied that the accounts the payments were sent to were that of the scammers and to quantify the loss Mr K has incurred in full.

Unfortunately, on this occasion Mr K has not been able to provide sufficient evidence of his loss, so I can't reasonably ask Santander to refund the payments he has disputed.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 19 March 2026.

Terry Woodham
Ombudsman