

The complaint

Mr J complains that Santander UK PLC (Santander) is refusing to refund him the amount he lost as the result of a scam.

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 J tells us that he was contacted by what appeared to be a travel agent I will call "X" that offered him tickets. Mr J was happy with the offer and made the required payments.

Mr J says he didn't receive the tickets he paid for and as he had been unable to get any response from X he raised a complaint with Santander.

Mr J has disputed the following payments:

Payment	Date	Payee	Payment Method	Amount
1	29 April 2025	Indigo Air	Debit Card	£816
2	29 April 2025	Indigo Air	Debit Card	£165

Santander said it raised a chargeback for the payments Mr J disputed but it was unsuccessful so it could not refund the payments to him.

Our investigator considered Mr J's complaint and thought Santander had acted reasonably in the circumstances, so didn't uphold his complaint. As Mr J didn't agree 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.

Having considered all the information available, I think it's most likely Mr J has fallen victim to a cruel scam. But this doesn't automatically mean that Santander is responsible for Mr J's loss. The evidence provided by both Mr J and Santander sets out what happened.

Recovering the payments Mr J made

Mr J made payments into the scam via his debit card. When payments are made by card the only recovery option Santander has is to request a chargeback.

The chargeback scheme is a voluntary scheme set up to resolve card payment disputes between merchants and cardholders. The card scheme operator ultimately helps settle disputes that can't be resolved between the merchant and the cardholder.

The receiving bank was able to provide evidence that shows Mr J's payment went to a legitimate business and that business provided tickets (albeit not to Mr J) in return for the payments. The chargeback attempt failed for this reason.

While I understand Mr J did not benefit from the tickets this does not mean Santander is required to refund the payments he has disputed.

Should Santander have reasonably prevented the payments Mr J made?

It has been accepted that Mr J authorised the payments that were made from his account with Santander. So, the starting point here is that Mr J is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Santander should have been aware of the scam and intervened when the payments were being made. And if it had intervened, would it have been able to prevent the scam taking place.

The payments Mr J has disputed were made to a legitimate business and were not of such a significant value that I would have expected Santander to have concerns that Mr J may have been at risk of financial harm. So, I don't think it was unreasonable that Santander didn't intervene when the payments were attempted.

While I think it's most likely Mr J has fallen victim to a cruel scam, as I've said above, I think Santander has followed the correct process in an attempt to recover his funds and as I can't find that Santander did anything wrong that led to Mr J's loss, I am unable to ask it to provide him with a refund.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 11 February 2026.

Terry Woodham
Ombudsman