

## **The complaint**

Mr T complains Santander UK Plc didn't do enough to intervene in his compulsive spending.

## **What happened**

Mr T was using his Santander account to gamble and says between September 2023 and June 2025 he spent over £12,000. Mr T says Santander didn't intervene in his spending, challenge it or offer any guidance or support.

Mr T was then scammed out of over £1,000, after which Mr T says he stopped gambling.

Mr T complained to Santander and explained the dramatic effect his spending had on his mental health and felt Santander should have done more to support him. Mr T said his spending, including cash withdrawals, should have alerted Santander.

Santander responded to say it didn't think it could be held responsible for Mr T's spending. And Santander said it had a gambling block, which could be switched on via its app.

Unhappy with this response Mr T brought his complaint to this service. An investigator looked into things but didn't think Mr T's complaint should be upheld.

The investigator said Mr T used a transfer company to make his payments to the gambling site, so a card block wouldn't have worked. And the investigator didn't think any intervention would have stopped Mr T gambling.

The investigator said Mr T wasn't open with Santander when he took £5,000 in cash from his account. And the investigator could see Santander had sent an email to Mr T about his gambling, but got no contact back from Mr T.

The investigator thought it would have been unclear to Santander if Mr T was gambling, and Santander likely couldn't have stopped Mr T gambling anyway.

Mr T disagreed with this outcome. Mr T said he thinks the payments should have been flagged as unusual, a simple internet search would show the transfer company he was using is used by problem gamblers.

And Mr T said if it was unclear he was gambling why did Santander email him about his spending. Mr T asked for an ombudsman to decide things.

## **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've looked at the transactions on Mr T's statements, and very few gambling payments are

made using a card.

Instead, Mr T was sending faster payments to two different transfer companies to gamble and using a third-party payment method to buy crypto.

Santander has a card block, which, like most businesses, works by stopping payments to merchants using a specific merchant category code (MCC). I don't think the card block would have stopped Mr T gambling, he rarely used his card to gamble.

And Santander says card payments to gambling or crypto companies triggers its emails about compulsive spending. Mr T made several payments to a crypto site, using his card, in March 2025. Santander sent the email, about compulsive spending, in the same month.

I can see Mr T's point about Santander not being fair to say it could and couldn't see he was gambling. But I think Santander's explanation is fair, it looks for card spend to trigger the emails, and Mr T was mostly gambling via faster payments.

The faster payments Mr T was making wouldn't be stopped by the card block, there's no MCC involved. And I wouldn't expect Santander to search the internet to find out about the possible destination of a faster payment Mr T was making.

I don't think Santander would review accounts in the detail Mr T would like it to, unless it had a reason to, like fraud checks or Mr T showing obvious signs of financial difficulties.

But I can't see Mr T went overdrawn on his account or had payments returned because he didn't have enough money. And Mr T authorised all the faster payments he made.

I wouldn't necessarily expect Santander to work out Mr T was gambling. But, even if I thought it should have, I don't think an intervention would have stopped Mr T gambling.

Mr T withdrew £5,000 from his account which he says he then gambled. Mr T's said Santander didn't challenge him about this withdrawal, but I think it did.

Santander has notes to say Mr T told it, at the time, the money was for building work, half in cash and half to be sent by transfer and a family member was carrying out the work.

Mr T admitted in a call about his complaint he'd misinformed Santander about the withdrawal. I have to consider this when thinking about what might have happened if Santander had intervened in Mr T's compulsive spending.

I think it's more likely Mr T would have misinformed Santander here too. And, in any event, Santander could only have added a card block and offered some practical support, like websites to help with Mr T's spending.

But even this external support is unlikely to have blocked Mr T from sending money via a transfer company.

Like the investigator, I don't think an intervention would have made a difference here. I think Mr T's compulsion to spend was driving the payments he was making, I don't think any lack of support from Santander was driving the spending.

It seems being scammed made Mr T think about how he was spending, and I'm really pleased he's recovering from his addiction. And it seems Santander's since refunded the

majority of the money he lost.

As the scam payment wasn't part of this complaint, I won't pass comment on the refund and whether it's fair or not.

But, related to the scam, Mr T makes a broader point around effective monitoring of accounts to spot compulsive spending, and feels Santander should be doing more to protect consumers going forward.

I can only look at the complaint Mr T's brought, in its specific circumstances, so I can't decide things around whether Santander can do more for other people.

And looking specifically at Mr T's complaint, I don't think it would have been obvious to Santander Mr T had a gambling problem. The payments Mr T was making were to transfer companies, not gambling merchants.

Although I accept Mr T sent a lot of money, I don't think this alone is enough to say he had a problem with gambling. It seems Mr T never told Santander about his compulsive spending until he'd been scammed and by then it had been going on for some time.

I think Santander did what I'd expect it to here, sent payments Mr T was authorising, challenged him around a cash withdrawal and then sent an email about gambling when Mr T began using his card for certain payments.

And since I think Santander did what I'd expect it to do, I don't think it would be fair to tell Santander to do anything more to resolve Mr T's complaint.

### **My final decision**

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 24 February 2026.

Chris Russ  
**Ombudsman**