

## **The complaint**

Mr G complains that Santander UK Plc ('Santander') acted irresponsibly by not preventing him from making repeated gambling transactions between May 2023 and January 2025.

An ombudsman colleague has issued a jurisdiction decision saying that this service can only look at Mr G's complaint for gambling transactions or other issues for the period from May 2023.

## **What happened**

Santander said that the transactions wouldn't have been picked up as gambling transactions by its systems.

But it agreed that it ought to have provided a better service and so offered him some compensation.

Our investigator thought that Santander hadn't acted unfairly, given that it had applied a gambling block at Mr G's request. However, Mr G's gambling transactions weren't picked up by Santander's systems because they didn't use the recognised codes.

As Mr G is unhappy with our investigator's finding, the complaint has been passed to me for a decision.

## **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.

We've explained how we handle complaints about unaffordable and irresponsible lending on our website. And I've used this approach to help me decide Mr G's complaint.

I've decided that Santander doesn't need to do anything more. I'll explain why.

Mr G has told us about how his addiction to gambling has impacted his life. I am sorry to learn of this and very much hope that he's been able to move on from this.

Gambling transactions are generally legal transactions that a consumer is able to access. So, where a consumer has actively decided to have a gambling block applied to their account, we wouldn't reasonably expect a business to intervene in gambling activity.

Santander applied a gambling block at Mr G's request. But the specific transactions that Mr G has referred us to wouldn't have been identified by Santander's processes as being gambling transactions. That's because the effectiveness of the block would be dependent on recognising the relevant transaction code. Without being able to do that, the transaction

wouldn't have been flagged. Here, Santander wasn't able to identify the transactions as being gambling, or to be otherwise potentially fraudulent. Also, in relation to the period when Mr G was gambling in 2023, the transactions went through using Euro and Dollars. So again, these wouldn't have been picked up or blocked via the code system.

I've seen Mr G's response to our investigator's view and I have considered carefully what he's said. I know he's unhappy about the level of support Santander offered him and feels they ought to have done more to prevent further gambling, although those transactions would also not be flagged as gambling. Santander has made an offer of some compensation because it acknowledges it could have done more to support Mr G better after he contacted them, given his particular circumstances. I think that offer is fair and I note that Santander has committed to prioritising any further complaints related to gambling.

To summarise, I don't consider that Santander was required to more than it did in relation to Mr G's gambling activity during this period.

I am sorry to have to disappoint Mr G, but having thought about all the available evidence and information, I'm not upholding this complaint.

I've considered whether the relationship between Mr G and Santander might have been unfair under Section 140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Santander lent irresponsibly to him or otherwise treated him unfairly. I haven't seen anything to suggest that Section 140A or anything else would, given the facts of this complaint, lead to a different outcome here.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 12 February 2026.

Michael Goldberg  
**Ombudsman**