

## **The complaint**

Mr K complains that a payment was debited from his account in September 2025 that he had not authorised. He contacted Santander UK Plc to query the payment and was told that he had set the payment up a year before in September 2024.

## **What happened**

On 25 September 2024 Mr K attempted to make a payment which he found had not been processed. He was successful in making the payment the following day 26 September 2025.

Mr K says as the payment is to a payee who he pays regularly he wouldn't have had any reason to schedule a payment a year in advance.

Mr K said there must be a 'bug' in the system and asked Santander to investigate as he was concerned this may be a wider problem that could affect other customers.

Santander completed its investigation and advised Mr K that its records show the request had been scheduled by him the year before. It suggested Mr K had made a simple error in changing the year he wanted the payment to be made.

Mr K disagreed with this outcome and so brought his claim to us.

Mr K is not seeking a refund as he makes regular payments to this payee, but he believes that the payment was scheduled due to an IT 'bug' at Santander and it's this he asked us to investigate.

The investigator asked Santander to share any evidence it has in support of its outcome. Santander provided the investigator with internal logs which showed when and how the payment was set up.

Our investigator reviewed the evidence from Santander, and agreed that it supported the view that the payment was scheduled by Mr K.

As Mr K didn't agree with this view, he asked that the case be referred to an Ombudsman for a final 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.

I have read through and reviewed all the evidence provided. But I will only be commenting on what I see as the crucial and central points.

It's important to note that I can only look at this case and its individual merits.

Mr K told us that he attempted to make a payment on 25 September 2024 using his mobile banking app. He found this had not left his account and so made the payment request again the following day.

Santander has told us the payment instruction that left Mr Ks account on 25 September 2025 was created on 25 September 2024, the day Mr K attempted to make a payment that he later found had not left his account.

It provided copies of internal logs that show the instruction was made via a mobile device, these logs also show the device i.d. which I have confirmed is the same as the one used for requests made by Mr K that are not in dispute.

I can see the instruction date on the log for the disputed payment is 25 September 2024. Santander suggested to Mr K that he had made an error in choosing the payment date which resulted in the payment being scheduled for the following year. This would also explain why the payment wasn't made that day as Mr K intended.

I've no evidence to suggest that Santander did anything wrong or that there was an IT failure. I think it acted fairly and reasonably when dealing with Mr Ks complaint.

I know that Mr K will be disappointed with my decision and understand his concerns, but I am persuaded by the evidence that this instruction was initiated by Mr K on his own device.

### **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 20 March 2026.

Petina Edwards  
**Ombudsman**