

The complaint

Miss G complains about Santander UK Plc.

She would like it to refund her the money she lost when she fell victim to a scam.

What happened

Miss G received an email she believed to be from her managing director on her work email. The email asked her to share her number, so she could be contacted by message which she did. Miss G confirms that the profile picture on the messaging app was that of her managing director.

Miss G was directed to purchase some gift cards for the office which she did. She has explained that at the time the scam took place, she had been working for the company for about a month and had tried to talk to her manager prior to the scam email but was dismissed as they were in a meeting.

The scammer explained that they were in a zoom meeting, and that they needed her to purchase the gift cards on their behalf which seemed plausible to Miss G.

Miss G made the following payments to purchase gift cards from a supermarket, all on the 19 September 2025, all taking place over the space of one hour.

- £250 – approved
- £250 – declined
- £250 – declined
- £250 - approved
- £450 – approved
- £250 – blocked
- £250 – blocked
- £250 – approved

When Miss G realised she had been scammed, she complained to Santander about what had happened. Initially, Santander told her that it would uphold her complaint, but then said that this had been an error, and offered her £100 for the misinformation.

Miss G then brought her complaint to this Service, and it was looked into by our Investigator.

Our Investigator was persuaded that Miss G's complaint should be upheld from payment two – but that Miss G should bear some responsibility for the loss – meaning that Santander should refund Miss G £475.

Santander did not accept this, so the complaint has been passed to me to make 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.

Having done so, I have decided to uphold this complaint in part, for broadly the same reasons as our Investigator.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Santander ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Looking at the payments Miss G made, I don't think that Santander should have had any concerns payment one. However, I am satisfied that Santander should have been on notice that Miss G may have been at risk of financial harm from the time she attempted the second declined payment.

While the amount in question was not particularly high, the payments were being made in quick succession, and Santander should have known that the purchase of gift cards can be an indicator of fraud. And while Santander asked Miss G to confirm that it was her making payments three and four via automated warnings, I am not persuaded that its intervention on these payments went far enough to warn Miss G about the risks.

Santander also contacted Miss G by phone to discuss some of the payments – and Miss G was truthful about what she was doing – but Santander did not explore what Miss G had told it and removed the blocks from her account without further probing.

I'm satisfied that had Santander asked Miss G why she was purchasing gift cards for her manager, she would have said that she had received an email from them – and this was followed up by a message after she had shared her number. This should have been a red flag to Santander, who would have been aware of impersonation scams, and it could have provided Miss G with a warning, but it didn't do so.

That said, I am not persuaded that Miss G was as careful as she should have been either. The initial email was not from a work address, and although Miss G was a new employee and may not understand how her new employer usually operated, I think that she should have verified the request before complying. It is not usual for an employer to request a new employee, or any employee to purchase gift cards with their own money – and to share the details of the cards via message to allow them to be used.

I am also not persuaded that there was anything that Santander could have done to try and retrieve the money lost, as the gift card details had already been shared with the scammer.

Putting things right

Santander UK Plc should refund Miss G 50% of the successful payments (less payment one) and add simple interest at time-weighted average Bank of England base rate plus one percentage point to the refund from the date of the payments until settlement (less any lawfully deductible tax).

My final decision

I uphold this complaint in part. Santander UK Plc. Santander should put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 28 April 2026.

Claire Pugh
Ombudsman