

complaint

Mr B complains that Santander UK plc wouldn't pay cashback on his monthly gas direct debit.

background

Mr B has a current account with Santander which pays cash back on eligible household bills. The bank wouldn't pay cash back for his monthly gas payment.

The bank says its terms and conditions say it will only pay cash back on payments made to eligible companies and that Mr B's gas supplier isn't eligible.

Mr B complained to us and our adjudicator didn't uphold the complaint. He thought that the bank's terms and conditions for Mr B's account allowed cash back for payments to eligible organisations only and it was for the bank to decide on which organisations are eligible.

Mr B doesn't accept that view. He says the bank's advertising of his account is misleading. He also says the gas supplier he uses isn't just for agriculture and business markets but also for the domestic market, so it should be eligible.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've come to the same overall conclusion as the adjudicator for much the same reasons. I realise Mr B will be disappointed by my decision.

I think the terms and conditions of Mr B's account make it clear that only payments to eligible organisations will attract cash back. The terms and conditions, which I have seen, and the website, make reference to selected household bills only. The website can also check the eligibility of organisations. I think that the bank is entitled to make a commercial decision on what organisations are eligible. It's not appropriate for me to interfere with that. I don't think the advertising for the account is misleading for the same reasons.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 November 2015.

David Singh
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