

## **complaint**

Mr G is unhappy Santander UK PLC have charged him an overdraft usage fee.

## **background**

Mr G has two bank accounts with Santander. He withdrew £250 from account A using a cashpoint and shortly after, paid £500 back to account A from account B. He says because he was only overdrawn for a short time he shouldn't have to pay the daily overdraft fee Santander have applied. He also says they've recorded the payment he made back to account A the day after he made the payment.

Santander say they've not made an error and that Mr G used his overdraft facility and so they're entitled to charge him for this. They also say the £500 payment was made using internet banking and so it wasn't paid into account A instantly.

Our investigator agreed with Santander. She said because Mr G used his overdraft, they were entitled to charge him for it. She also said Santander had warned the payment may not hit his account instantly. Mr G didn't agree because he made the payment shortly after the withdrawal, and so thinks Santander aren't treating him fairly. It's now for me to make a final decision.

## **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 agree with our investigator and don't think Santander have done anything wrong. And mainly for the same reasons.

Santander have agreed Mr G can have access to and use an overdraft facility. Mr G's cash point withdrawal for £250 put him into his overdraft. But because he used his internet banking to pay the money back into account A, it wasn't paid instantly. A message informing him the payment may take up to one working day appeared immediately after he'd sent the money. And so I think Santander did enough to warn Mr G the payment might not show instantly.

The reason for this is because Mr G attempted this transfer late in the evening. And this can mean the transfer won't be processed until the next working day. I think this is what happened here. So because Mr G used his overdraft, Santander are allowed to charge him.

Having checked the terms and conditions for his bank account, I can say they've acted in line with them as they've only charged Mr G £1 to use his overdraft facility. Taking everything into account and that Santander warned Mr G the payment might not show until the next working day, I think what they've done is fair.

## **my final decision**

I don't think Santander have done anything wrong

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 7 December 2016.

Scott Callow  
**ombudsman**