

complaint

Mr A complains that Santander UK Plc has unfairly added charges to his account.

background

Mr A says he cancelled a direct debit from his account in August 2016. But in September 2016, the payment was still taken. This led to Mr A's account becoming overdrawn, and as a result of an unauthorised overdraft, charges were added.

Mr A says that each time he made a payment into the account to cover the overdraft, it would simply be going towards the fees.

Santander did not uphold his complaint so Mr A brought his complaint to this service.

Our investigator did not think Santander had acted unfairly either so Mr A asked for an ombudsman's review.

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'm afraid I cannot say that Santander has been unfair in adding these charges to Mr A's account so I cannot uphold this complaint.

This service queried the cancelled direct debit with Santander and it has no record of Mr A making contact in this regard in August. It has, however, confirmed that the direct debit was cancelled subsequently. And I have seen the monthly statements which were sent out by Santander which told Mr A what he was going to be charged and why.

I know Mr A says the charges are excessive but in 2009, the Supreme Court made a ruling in relation to bank charges. As a result, charges cannot be challenged on the basis that they are too high. I have seen the terms and conditions of the account and I can see that they have been correctly applied.

However, if Mr A is experiencing financial difficulties as a result of what has happened here, I would expect Santander to respond to his difficulties in a positive and sympathetic way.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 24 July 2017.

Shazia Ahmed
ombudsman