

## **The complaint**

Mr T complains Santander UK plc (Santander) unfairly refused a payment for his travel home causing him severe inconvenience and upset.

## **What happened**

Mr T says in late June 2024 Santander declined a payment for his bus fare following a medical appointment, which meant he was left waiting for several hours before a family member could collect him and this resulted in him missing his medication, causing him extreme upset and worry.

Mr T says he informed Santander of his appointment 10 days before he travelled and it authorised the payment for his journey to the medical appointment, taking him into an unauthorised overdraft. Mr T says despite this Santander refused the payment for the return journey home. Mr T says Santander never mentioned to him the transaction may not go through when he contacted them.

Mr T says Santander said in its response letter it had approved the payment for the return journey fare which is untrue. Mr T wants a senior figure from Santander to write a letter of apology to him and compensation for the trouble and upset this has caused him.

Santander says while it understood the refusal of the payment for his travel caused Mr T problems, it wasn't due to an error on its part. Santander says the payment was declined due to insufficient funds available on his bank account.

Santander says while Mr T had made payments previously taking him into an unauthorised overdraft, it is not guaranteed that payments would be approved when there are insufficient funds in the bank account. Santander initially said in its response letter it had approved the payment for the return journey fare, but subsequently says this was based on the timing of the initial web chat with Mr T and the payment it approved of £2, which was in fact for the forward journey.

Mr T wasn't happy with Santander's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says Santander's terms and conditions state payments may be declined if there's insufficient funds in the account. The investigator says she could see from Santander's back-office notes that Mr T had used live chat at 2.59pm and it authorised a payment for £2 at 4.07 pm, so she could understand why Santander had thought it had authorised the return journey.

The investigator says while Mr T had said he had contacted Santander 10 days before the medical appointment to discuss matters, Santander had no record of this phone call or web chat and Mr T wasn't able to provide any evidence to support this.

The investigator says it is the customers responsibility to ensure they have enough funds in their account to complete a transaction and Santander have the right to decide whether

payments are declined or approved.

The investigator says while Mr T mentioned this breaches guidance set out by the Parliamentary Health & Service Ombudsman (PH&SO) that is a separate body and wouldn't impact the merits of the complaint to this service.

Mr T didn't agree with the investigator's view and asked for the matter to 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been very upsetting and inconvenient for Mr T to have a transaction for a bus journey declined by Santander following his medical appointment, meaning he was left for some hours before he could arrange for a family member to take him home.

When looking at this complaint I will consider if Santander acted unfairly when it declined the payment for his return fare home and like the investigator I also feel any guidance from PH&SO wouldn't be relevant when considering the merits of this complaint as that is a separate body.

Mr T's complaint centres around the fact Santander declined a payment for a return bus fare, even though he had discussed this with them 10 days earlier and there was no suggestion by them the transaction would be declined. Mr T also feels strongly about the fact in Santander's final response letter it says it had authorised the return journey payment when it hadn't.

The first thing to say here, although Mr T may not agree, is Santander have the right to decline payments if there is insufficient funds available in a customer's bank account to meet it. So, it's worth saying here it's not for me to tell Santander on what basis or individual circumstances, it must approve an unauthorised overdraft for its customers. Santander's own terms and conditions make clear that it is not guaranteed any payments would be approved if there are insufficient funds in a customer's bank account, as was the case here.

Additionally, while Santander may approve payments on certain occasions that take accounts into an unauthorised overdraft, that's not to say it will always do so. As explained by the investigator, ultimately it remains the responsibility of Mr T to ensure he had sufficient funds available in his bank account to cover any payments he wished to make.

Mr T says however, he had discussed this with Santander 10 days prior to the transaction, and it was aware of his medical appointment and at no point had he been informed the transaction may not go through. While I understand this, Santander have checked its records based on two telephone numbers it holds for Mr T, but it can't locate any telephone call or webchat at that time. The investigator has also asked for Mr T for any information regarding this contact, but this has not been made available to this service, so it would not be fair for me to accept this as clear evidence Santander had agreed to pay the transactions in question.

So here while I'm not disputing Mr T may have made Santander aware of his proposed

medical appointment, there's nothing to suggest it put in place an arrangement to ensure the fares would be paid when presented in 10 days' time. If it had, I would expect to have seen a temporary authorised overdraft approval– but I can't see that happened here.

I also understand Mr T feels Santander were dishonest in its final response when it suggests the return fare was paid. Having referred this to Santander, it says it made that comment due to the fact the web chat about the issue was an hour or so before the first transaction was approved and while I can see that was a frustration for Mr T, I'm satisfied Santander didn't set out to deceive Mr T here, it simply came to the wrong conclusion over the timings.

While Mr T will be disappointed with my decision, I won't be asking anymore of Santander.

### **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 T to accept or reject my decision before 18 December 2024.

Barry White  
**Ombudsman**