

The complaint

Mr V complained about Santander UK PLC. His account showed an £8.15 credit and debit on the same day. Mr V wants £8.15 credited to his Santander account.

What happened

On 29 November 2022, Mr V made an £8.15 payment to a supermarket, using his Santander card and correct PIN.

Mr V's statement show three entries relating to the supermarket on that day. There's a credit for £8.15, a debit for £8.15, and a debit for £6.15. Mr V hasn't disputed the £6.15 debit.

Mr V rang Santander. He said that money had come into his account but it had been taken out again, so he'd lost £8.15. Santander's adviser said there was no loss to the account as there was a credit and debit. The adviser suggested he should talk to the supermarket.

Mr V got back in touch with Santander after he'd spoken to the supermarket. He said the supermarket had said the debit might have happened first. But Mr V said that money went in and had been taken out, and he didn't know how that could happen. He complained.

Santander said that there had been both a credit and re-debit the same day by the supermarket, but it didn't know whether that was the same transaction or two unrelated transactions which had coincidentally been for the same amount. Mr V didn't agree.

Santander sent Mr V its final response to his complaint. It said that the £8.15 debit which Mr V had disputed had been carried out using chip and PIN. So the cardholder would have had to be present. Santander also pointed out that Mr V had made an undisputed transaction to the same supermarket six minutes later, which indicated that Mr V had been in the shop on that date at that time.

Mr V wasn't satisfied and contacted this service.

Our investigator didn't uphold Mr V's complaint. She said that there didn't appear to be any financial loss to Mr V, and thought Santander had investigated and provided a fair and reasonable response. She said that if Mr V thought the transaction had been fraudulent, Santander had said he'd need to report it, so his card could be cancelled and reissued.

Mr V didn't agree. He said he wanted to appeal. He said the money went into the account and was then taken out, but the investigator had said it was the other way round. He said the money had definitely come into his account first.

Mr V's case was referred to me for an ombudsman's 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.

First, Mr V also mentioned a different complaint he'd made to Santander and referred to this service. That's a separate complaint, and this decision only relates to Mr V's complaint about the £8.15 debit and credit on 29 November 2022.

Mr V's statement for 29 November 2022 shows three entries relating to the supermarket in question. There's a credit for £8.15, a debit for £8.15, and a debit for £6.15. Mr V hasn't disputed the £6.15 debit.

Mr V is unhappy because the credit appeared first on his statement. So he thinks the debit shouldn't have been made. But transactions don't always appear on bank statements in the same order in which they were made. The credit appeared on his account first, but that doesn't mean it took place first. There are computer reasons for this, and when a payment is made using a debit card, it can take some time – even up to a couple of days - for the merchant to take the payment.

This means that if Mr V bought something (which would be a debit on his account), but then the item was refunded for some reason (which would be a credit on his account), the two wouldn't necessarily appear in that order on his statement.

This is what I think is most likely to have happened here. There's also a £6.15 debit just a few minutes later, which Mr V hasn't disputed. I think it's possible that Mr V bought the £8.15 item, then exchanged it for one at £6.15 instead. Or the £8.15 item might have been wrongly priced, so the supermarket would have credited Mr V, then debited the correct £6.15 item.

Mr V hasn't reported his card lost or stolen, and he hasn't disputed the £6.15 debit which took place just a few minutes later. So I think it's unlikely that any third party carried out the £8.15 debit. It's much more likely that Mr V paid for something which was then refunded, and he bought something for £6.15 instead.

I do understand that the order in which the transactions were made has caused confusion to Mr V. And it's now some time ago, so he may find the detail hard to remember. But I don't think he's suffered a financial loss here, because I consider it's most likely that the £8.15 debit was authorised by Mr V, using his genuine card and PIN, and then the supermarket refunded him. So I find that Santander hasn't done anything wrong in relation to the disputed £8.15, and I don't uphold Mr V's complaint.

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 V to accept or reject my decision before 10 August 2023.

Belinda Knight
Ombudsman