

The complaint

Mr J complains that Santander UK plc (Santander) misled him over a declined transaction. He would like a refund of losses incurred as a result.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here instead I will focus on giving the reasons for my 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 have reached the following conclusions:-

- There is no dispute that Mr J made a transaction with two different airline providers believing Santander had declined his first transaction. I understand he received a partial refund from the second provider. The issue for me to decide is whether Santander did anything wrong and, if so, whether the £100 compensation it has already paid is sufficient.
- Mr J says Santander accepted responsibility for the problem in its final response letter (frl). So, on this basis Santander should fully compensate him. I don't think it's as simple as that. The frl does say the issue was caused by an error on Santander's part. However, it qualifies this statement with points it can't be certain about, and it has explained to us the £100 paid was a gesture of goodwill.
- Mr J says in a phone call on 14 December 2022 Santander told him the first transaction wouldn't go through. I can't be sure what was said on the phone call as Santander has been unable to locate it.
- Santander's records show an initial transaction declined due to fraud prevention measures at 15.59 on 13 December 2022. The payment then went through at 16.01. Mr J has sent us a copy of two text messages Santander sent on 13 December 2022. The first at 16.01 flags the need to check recent activity and says it will send details of the transaction which it did at 16.02 asking Mr J to confirm the transaction. Mr J says he didn't do this but given the timing of the text messages in relation to when the transaction was approved I think it's possible he did,
- I am mindful that Mr J has told us the reason he didn't get any transaction confirmation from the first airline was because it had the wrong email address. Had it had the correct email address the problem wouldn't have arisen as Mr J would have had his transaction acknowledged. I can't reasonably hold Santander responsible for Mr J not getting confirmation of his first transaction. And, of course, Mr J could have contacted the airline to see if his transaction had been successful.

- Looking at all the information whilst there was clearly some confusion over the transactions I can't be sure that the fault was entirely Santander's . I think the £100 payment it made was reasonable in the circumstances.

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 J to accept or reject my decision before 8 November 2023.

Bridget Makins
Ombudsman