

The complaint

Mr H has complained about how Santander UK Plc handled his chargeback request.

What happened

Mr H bought an item online, but wished to return it, as he's explained it wasn't as described. He tried to return it, but the merchant wouldn't pay for the postage, so this didn't happen. So, the merchant didn't refund him. He then raised a chargeback with Santander.

Santander said it couldn't proceed with a chargeback, as Mr H was in possession of the item. But, it later refunded him the amount itself, as a gesture of goodwill.

One of our investigators looked into what had happened, but didn't recommend that the complaint should be upheld. In summary, she felt that Santander had already compensated him.

Mr H disagreed. He explained he'd been caused stress and inconvenience, and Santander should have handled matters much better.

The complaint's now been passed to me.

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 agree with the investigator. Although I have not addressed every point raised, I assure both parties that I've considered everything - but focused on an outcome that's fair in all the circumstances.

I'm satisfied that Santander has acted reasonably. It did take steps to resolve matters, but the merchant defended the claim. Santander has now refunded the amount, as a gesture of goodwill. I think that overall this is reasonable, given that the chargeback was defended.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 February 2024.

Elspeth Wood
Ombudsman