

## **The complaint**

Mr S has complained that Santander UK Plc is deliberately hindering him from making overpayments to his loan, in order to benefit from more interest.

## **What happened**

Mr S has a loan with Santander. In August 2023, he contacted it to say he wanted to increase his Direct Debit payment, so he could overpay his loan. The advisor he spoke to at Santander said it couldn't be done from its end, but he could do it from the paying bank, likely either online or by phone. Other options for overpayment were also offered – without need for Mr S to go to his paying bank branch. Mr S was unhappy with this, so complained to our service. One of our investigators looked into what had happened, but didn't recommend that the complaint should be upheld. He thought Santander had acted correctly and offered solutions. As Mr S disagreed, his complaint's 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'm not upholding it. A Direct Debit agreement had been entered into, and that was something Mr S would quite rightly need to change with his paying bank. This was one option open to him. Others were also offered. I'd urge Mr S to contact Santander if he remains concerned about how he's making his repayments, or their level.

## **My final decision**

For the reasons given above, it's my final decision that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 April 2024.

Elspeth Wood  
**Ombudsman**