

## **The complaint**

Mrs M complains that Santander UK Plc cancelled a direct debit without her authority.

## **What happened**

In February 2023 Mrs M tells us that she discovered that a direct debit, which she used to pay her credit card, had been cancelled.

Santander said it was not responsible for the cancellation of the direct debit.

On referral to the Financial Ombudsman Service, Santander provided screenshots from the date the direct debit was cancelled and a login record for Mrs M. It has explained that it cannot cancel a direct debit without authority from the payer. It said its records show that Mrs M was online at the time of the cancellation and that she cancelled the direct debit.

Our Investigator did not uphold the complaint as she said that Santander's records showed that it was not in error.

Mrs M insisted that she had not gone online at the times that Santander said she did and felt that its records must have been fabricated.

The matter has been passed to me for further consideration.

## **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.

Santander has sent us its login records to show that Mrs M logged into her account on the date the direct debit was cancelled. It has also sent us a screenshot showing the cancellation. It's also confirmed to us that a cancellation of a direct debit can only take place with the payer's authority.

When we ask businesses for evidence they can ask that it be kept confidential, normally to protect their commercial interests. Our rules allow us to do that so unfortunately we cannot send copies of the screenshot and log in record to Mrs M.

I have reviewed the records and they are normal banking records which we see all the time. So they won't have been fabricated. I know Mrs M says that she did not go online at the times that Santander said she did, and I'm sure she wouldn't have deliberately cancelled the direct debit. But equally I can't, in respect of the evidence I have seen, find that Santander was responsible for cancelling it.

I know that the direct debit was able to be reinstated and as far as I'm aware Mrs M has not suffered any financial loss or other consequences. So the matter has been resolved, and whilst I know that Mrs M is adamant that she was not responsible for cancelling the direct debit, and would like to know who was responsible, on the evidence I don't think it was likely to have been Santander.

**My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 16 November 2023.

Ray Lawley  
**Ombudsman**