



The complaint

Mr H complains that Santander UK Plc ("Santander") haven't paid him the cashback due on one of his direct debit bills.

What happened

Mr H held a Santander account where one of the benefits was cashback paid on certain household bills paid by direct debit.

Mr H paid a number of bills by direct debit and received cashback on some but didn't receive cashback on his phone bill amounting to approximately £69 worth.

Mr H complained to Santander about this. Santander said the phone supplier wasn't one of the eligible businesses on its list that it paid cashback on.

Mr H was unhappy with this and brought his complaint to this service. Mr H says that when he opened his account Santander didn't provide a list of eligible businesses. One of our investigators looked into Mr H's concerns and didn't think that Santander had treated him unfairly. They thought that it was likely Mr H would've been provided with a copy of the list of eligible businesses in its terms and conditions when he opened his account and that the list made it clear what businesses it offered cashback on. As one of Mr H's suppliers wasn't on the list they couldn't say that Santander had done anything wrong in not paying cashback for that business.

Mr H disagreed and has asked 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.

Having considered everything provided, I've decided not to uphold Mr H's complaint.

My role is to look at the problems Mr H has experienced and see if Santander has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr H in the position he would've been in if this hadn't happened - in this case direct Santander to pay him the £69 cashback he says is due to him for paying his phone bill by direct debit.

Mr H is unhappy Santander have failed to give him cashback on one of his direct debits. He was under the impression he would receive cashback on all his household bills paid by direct debit and was never provided with a list of businesses that were covered by the scheme.

But I've seen a copy of the list of businesses that fall under Santander's cashback scheme and Mr H's phone supplier isn't on it. Santander's webpage also gives the customer the option to search for their supplier to check that it is covered and also explains that if you can't find your supplier then you would need to decide if you still wanted to proceed as you may not receive the cashback on these direct debits.

Santander have told us that if Mr H opened his account in branch this information would've been provided to him at the time and if he opened the account online he would've had to acknowledge he'd read the terms and conditions (containing the list) before completing.

Based on what I've seen I can't say for sure whether Mr H received the list or read the terms and conditions. But it is clear that the phone supplier Mr H used isn't on the list, so I don't think Santander has done anything wrong in not paying cashback on this direct debit.

And even if I could say for sure that Mr H never received the list and wasn't aware that this particular supplier wasn't eligible for cashback I don't think it would've made a difference. I say this because Mr H has benefitted from receiving cashback from other direct debit payments towards other household bills and has been paying the supplier in question for over five years and never received cashback for it. If the cashback on this particular business was instrumental in opening or keeping his account, I think he'd have questioned the lack of cashback sooner. So I'm not persuaded if he'd understood that this business wasn't covered he would've done anything different.

So overall and having considered everything I don't think Santander has done anything wrong or treated Mr H unfairly and so I do not uphold his complaint.

My final decision

For the reasons I've explained, I do not uphold Mr H's complaint against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 January 2024.

Caroline Davies
Ombudsman