

The complaint

Mr E has complained about the service Bank of Scotland plc trading as Halifax provided when he sent three international payments to his bank account in Indonesia.

What happened

Mr E says on 5 August, 1 September and 5 October 2022 he made three international payments from his Halifax account to his bank account in Indonesia. All three transactions were for £1,800 and Mr C says he requested all three transactions to be sent in GBP. He is unhappy as he received less funds than what he expected and says there was a total shortfall of £362. Mr E wants the £9.50 transaction charge to be refunded for each transaction and reimbursed for the short fall.

Mr E has also said he is unhappy with the service he received when he tried to contact the bank to discuss the issues. He says he was passed to several departments and wasn't able to discuss the complaint with anyone who could assist him. This was also amplified by the fact Mr E was calling from abroad.

Halifax looked into Mr E's complaint but felt no bank error had occurred in relation to the transactions as it says it followed Mr E's instructions. However, it accepted the service it had provided was poor and in recognition of this offered Mr E £80 for the cost of the calls he made and £50 for the inconvenience he experienced.

Mr E remained unhappy and referred his complaint to our service. Our investigator looked into Mr E's concerns. She agreed that the service Halifax had provided wasn't good but felt the offer to put things right was reasonable. However, she didn't uphold the complaint in relation to the international transfers. Mr E remained unhappy and stated he hadn't made an error, and he should have been notified if Halifax chose to amend his payment instructions. So, he asked for the complaint to be passed to me to consider.

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's findings for broadly the same reasons, I will explain why. But firstly, I would like to say that I am sorry to hear about Mr E's health conditions. I really do appreciate the impact this issue has had on Mr E. But in reaching my decision in this case, I have to put aside my natural feelings of empathy and consider the case impartially and fairly, based on the available evidence.

Firstly, I have considered how the transaction was completed. Mr E made all three payments via online banking. Therefore, this request is based upon Mr E's instructions. Halifax's role here is to simply act on the instructions it receives.

So, I have gone on to review the customer journey for making international payments, reviewing each of the screens Mr E would have seen while attempting to make the payment. Having done so, I can see that at each stage a customer has to select the currency they

wish to use for the international transfer, for example, sterling. As such, Mr E would need to manually select an option. I can also see that there is a breakdown of each payment prior to a customer authorising the payment. As such, this would have provided an opportunity for Mr E to check, prior to him authorising it.

I have also reviewed the payment receipts on Halifax's internal system. Having done so, I can see that on 4 August 2022 the receipt says, "amount 1,800 GBP", on 1 September 2022, it says, "amount EUR 2,006.46" and outlines the exchange rate. And again, on 5 October 2022 it says, "amount EUR 1,994.22". So, it appears Mr E received less money than he expected on 1 September and 5 October due to his instruction to send the money in Euros. All three payments were subjected to £4.11 fee to the beneficiary bank. But as the last two payments were requested in euros, Mr E had to pay to have it converted to euros and converted again when it reached the beneficiary's account.

I appreciate Mr E has said he would never select or instruct Halifax to send the payment in Euros. And while I appreciate Mr E's strength of feeling in regard to this, on balance I am persuaded he did instruct Halifax to send the payment in Euros, but he did so due to human error.

I say this because, in order to conclude Halifax acted unfairly here, I would need to see that it was Halifax' that had selected the currency and processed the payment incorrectly. But the evidence suggests in this case that Mr E completed the transaction online, meaning it is him who chooses the currency; therefore, it was his instruction, not Halifax. As such, I am satisfied, that Halifax acted in line with Mr E's payment instructions.

I have also reviewed the service issues Mr E experienced while seeking assistance to resolve the matter. And I agree, the service he received was unsatisfactory. However, I can see that Halifax has accepted that Mr E was passed to several departments, encountered long waiting times and this was compounded by the fact he was making international calls. In recognition of this Halifax has offered Mr E £80 to cover Mr E's call costs and £50 for the distress he experienced. Meaning a total of £130 was offered to Mr E. I acknowledge that Mr E has said he isn't interest in the offer Halifax has made for the distress he has experienced. As such, no payment has been made to Mr E.

I would like to highlight, that if Halifax hadn't already made Mr E an offer, I would have instructed it to do so. With that in mind, I am satisfied the offer Halifax has made was fair and reasonable. As such, I won't be asking it to do anything further.

Putting things right

So, in line with the offer Halifax made, I require it to pay Mr E £130.

My final decision

My final decision is that I uphold this complaint and require Halifax Bank of Scotland plc trading as Halifax to pay Mr E £130.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 28 February 2023.

Jade Rowe
Ombudsman