

## **The complaint**

Mr P complains about delays he encountered after he sent an international payment from his account with State Bank of India UK (SBI) to his father's account with a bank abroad. Mr P says this caused him inconvenience and an exchange rate loss. He is also unhappy about the service received from SBI when he chased up the payment.

## **What happened**

In early July 2023, Mr P used SBI's internet banking service to send £25,000.00 to his father's account with a bank abroad. The other currency figure was 2,586,250 giving an exchange rate of 103.45. Mr P received a text message from SBI on the same day saying the money had successfully credited.

However, Mr P's father – the beneficiary – said the funds did not arrive so Mr P contacted SBI. He was told that the normal receipt timescale is between 2 and 24 hours and that ideally, he should leave any enquiries until after that timescale. Mr P then chased up the matter on several occasions with SBI and was given inaccurate information about call back timescales which mismanaged his expectations. Mr P then contacted us asking to log a complaint about the delayed funds with SBI, and not receiving contact from them when it was promised.

SBI investigated the complaint and did not uphold the payment delay aspect as they said the payment was received by the beneficiary's bank on the same day it was sent. They did however uphold the service aspect, apologised for the delays in contacting Mr P, and offered £25 as compensation for the inconvenience caused.

Remaining unhappy, Mr P continued with the complaint with our service which an investigator looked into, and did not uphold the payment aspect, finding the funds arrived successfully on the same day. Unhappy with this outcome, Mr P requested an ombudsman review his complaint.

## **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.

I have looked at the information SBI has supplied to see if it has acted within its terms and conditions and to see if it has treated Mr P fairly.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

Before I come to the payment aspect of the complaint, I want to say that I agree with the investigator's findings in that mistakes were made within the service provided by SBI to Mr P. Regarding the compensation offer, we're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is unwelcome but to be expected. It's the impact of the errors made over and above that which we consider to

determine if an award of compensation is merited. Having done this I find that SBI's offer is fair and reasonable in the circumstances.

Turning to the payment, I've seen more than one document supplied by SBI which confirms that the payment arrived successfully on the same day it was remitted. I know Mr P has disputed this and even suggested that SBI backdated the entry to show it arrived same day. What I want to make clear is I have seen no evidence whatsoever which leads me to believe anything other than the payment was credited to the beneficiary's account on the same day. I do acknowledge that Mr P has supplied pictures of what appear to be the beneficiary's account statement although they do not cover the day in question. Because I haven't found that SBI has caused any error or delay with the transfer of the payment, it wouldn't be fair to award Mr P compensation or adjust the exchange rate that applied at the time of the transfer.

I can understand why Mr P was frustrated at the phone service he received from SBI, and I think its offer of £25 is fair in the circumstances.

I know Mr P will be disappointed with my decision but as I stated earlier, I must base my decision on the evidence and facts presented and in the absence of anything to the contrary, I cannot uphold the payment delay issue.

Finally, I wanted to address one last point. Mr P said that in the days that followed him sending the funds, his father made regular contact with the receiving bank, but they were unable to confirm receipt despite all evidence pointing to the fact the funds were already there. If this is the case, I would suggest that Mr P's father raises this with his bank as a service issue.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 15 April 2024.

Chris Blamires  
**Ombudsman**