

The complaint

Mr A complains that Santander UK plc (Santander) made an international transfer resulting in a loss to Mr A of £769.01 which he would like refunded along with compensation

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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 done so I have reached the following conclusions:

- As I understand it Mr A had to try several times to make the payment he wanted to make. Initially the payment was blocked due to a fraud concern. Whilst I appreciate such blocks are frustrating they are there to protect both customers and the bank. I understand Santander credited Mr A's account with £50 to reflect the inconvenience of not calling him when the payment was blocked, and for the phone calls he had to make. I think this was reasonable.
- When Mr A then made the payment he lost a significant sum of money as the payment was returned unpaid. As I understand it he feels strongly that Santander should have realised he hadn't provided the correct information. The decision for me to make is whether Santander made any mistake with the international transfer
- There was clearly some confusion with a document Mr A gave us relating to the transfer as it gives conflicting instructions with two different account numbers. However, this document seems to be from the institution Mr A was making the payment to. It's not a Santander document so I can't hold it responsible for the information contained within it.
- When the transaction was finally made Mr A gave the account details over the phone – I have listened to that phone call which confirms this. I think, unless information provided by customers is clearly wrong, Santander is entitled to accept instructions and process them as given. As Santander followed the instructions Mr A gave in the phone call I can't reasonably ask it to refund the loss incurred as Mr A would like.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 6 May 2024.

Bridget Makins
Ombudsman