

## **The complaint**

Mr D complains that Santander UK Plc's screening process for his monthly overseas salary payments is taking longer than it should and this is causing him financial difficulties.

## **What happened**

Mr D works for an overseas company and his salary is transferred from Country A into his Santander account via Business A's transfer service.

Mr D's complaint is that when Santander receive his salary, he mostly has to wait 2 to 3 working days to gain access to it. He explains his salary shows as pending and, as his bills are scheduled the first of each month, he becomes stressed and anxious as he may miss his payments. Also, this causes him embarrassment, as he has to ask his employer for earlier payment.

Mr D complained to Santander about their payment screening process as he feels *the 'lack of guarantee on the 1 working day timescale is not fair and Santander are putting me in a very difficult position'*.

However, Santander said they hadn't made any errors. They explained that they were acting within the account terms and conditions and were following legal and regulatory obligations. And that 24 hours can only be a provisional timeframe because of a combination of case demand and complexity. They did though recognise Mr D's frustrations and offered him a £30 goodwill gesture.

Mr D brought his complaint to our service. Whilst our investigator was sorry to hear about Mr D's payment issue, she couldn't see Santander had done anything wrong and suggested Mr D looks to change his payment dates.

As Mr D remains dissatisfied, his complaint has been referred to me to look at.

## **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'm not upholding this complaint and I'll explain why.

I'd first like to say:

- I'm very sorry to hear of the stress and anxiety Mr D has been experiencing due to Santander's screening process mostly taking 2 to 3 days and rarely taking 1 day.
- As our service isn't the regulator of financial services, I'm unable to tell Santander to modify or speed up its process here.
- Banks have both legal and regulatory responsibilities when receiving overseas payments.

- Also, they're entitled to make commercial considerations around the resources they assign to processes.

Santander's screening process does apply to all customers receiving an overseas salary but because complexity is a factor, some customers like Mr D may experience a slower processing time than others.

Whilst I recognise that it's infrequent for Mr D's to have his salary processed in 1 day and appreciate his difficulty and frustration, I don't think Santander have treated him unfairly and unreasonably here. I say this because, as mentioned, they have legal and regulatory responsibilities, have to manage transfers from different destinations and some can be more complex than others. Also, I'm satisfied that they clearly communicate to their customers that this type of transaction can take:

*'Up to 4 working days (this will depend on the destination of the payment)'*

This is different to other types of transfers and detailed in the terms and conditions of Mr D's account.

So, having considered the above, and all the information on file, I'm not upholding this complaint against Santander UK Plc.

### **My final decision**

My final decision is that I'm not upholding this complaint against Santander UK Plc.

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

Paul Douglas  
**Ombudsman**