

The complaint

Mr H complains that an international transfer he made through Santander UK Plc (Santander) wasn't received by the recipient bank.

What happened

The background to this complaint is well known to both parties, so I won't repeat everything here. In summary, Mr H tried to transfer £1,000 from his Santander bank account to a recipient bank abroad. He says the funds didn't arrive in the recipient's account.

Mr H has said the recipient bank told him they returned the funds to Santander. Santander said they didn't receive the funds and believe they carried out Mr H's payment instructions correctly, which included amending the beneficiary's name on the account the funds were being sent to. They have however acknowledged the stress that this has caused Mr H and have offered him £250 compensation.

The investigator concluded that the payment was correctly sent by Santander, and they took adequate steps to try and recall the funds. Because of this they didn't think Santander has acted unfairly here.

Mr H is unhappy with this response and feels that Santander could do more to locate and refund the £1,000.

This case has now been passed to me for a 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 don't uphold this complaint.

While I might not comment on everything (only what I consider key) this is not meant as a discourtesy to either party – it reflects my role resolving disputes with minimum formality. I'd like to assure both parties I've considered everything they've sent.

There are lots of parties involved in the international transfer. Santander had an intermediary acting on their behalf. And the transfer was meant to go to a bank abroad. I want to explain that in this decision I can only look at Santander and its intermediary's actions. I can't comment on the actions of the recipient's bank or any intermediary they may have used.

I've carefully reviewed the payment instructions provided by Santander and I'm satisfied that the international payment was processed correctly at their end. Mr H also confirmed the account number the funds were being sent to during his phone call with Santander on 24 November – and this is the same account on the payment instruction.

I've reviewed the SWIFT messages sent by Santander and I'm satisfied that they updated the beneficiary's name in line with Mr H's request. The SWIFT messages also show that Santander made repeated attempts to recall the funds for Mr H. Their internal notes further indicate that they were aware of Mr H's personal circumstances and understood the importance of these funds to him. Despite their ongoing efforts, there is no evidence that Santander received a response from the recipient bank. The only communication appears to be from the recipient bank's intermediary bank, confirming that they had not received a reply either and suggesting that Mr H contact the recipient bank directly – which I appreciate Mr H says he has done repeatedly (he even mentions that he visited the recipient bank in person, abroad).

Based on the information I've received, I'm satisfied that Santander has acted fairly in processing the payment, amending the beneficiary details and trying to recover the funds once Mr H informed them that the funds hadn't been received.

I'm sorry that Mr H has gone through this experience and that this occurred at such a stressful time for him. In recognition of this Santander has offered Mr H £250 which I think is fair here.

After carefully reviewing all the information given, I haven't found that Santander or its intermediary treated Mr H unfairly, so I'm not asking them to do anything more here.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 29 May 2025.

Sureeni Weerasinghe
Ombudsman