

## **The complaint**

Mr W complains Santander UK Plc's app doesn't warn customers that they've gone over the daily transfer limit when they're making payments. In his case he complains this caused him reputational and financial loss.

## **What happened**

Mr W has an account with Santander.

In June 2024 Mr W's mother sadly passed away and Mr W was made executor under her will. Mr W says the proceeds of his mother's estate were, as a result, paid into his account so that he could distribute them to the beneficiaries, of which he was one. Mr W says he made a series of £25,000 faster payments using Santander's app and that the app told him that each of these payments had been successful.

Mr W says the beneficiaries complained that they hadn't received their payments so he sent them the screenshots he'd taken showing the payments had been successful. On further investigation, however, he says he found out that Santander had not let the payments go through and that he couldn't make any further payments from his account. He complained to Santander.

Santander looked into Mr W's complaint and said that it had a £100,000 rolling 24-hour limit on faster payments and it was because he'd tried to send more than £100,000 in a 24-hour period that the payments he mentioned hadn't gone through. So, Santander didn't accept that it had done anything wrong. Mr W was unhappy with Santander's response and so he complained to our service.

One of our investigators looked into Mr W's complaint and agreed that Santander had done nothing wrong as it had followed its processes and there were set out clearly. Our investigator also said that we wouldn't be able to compensate Mr W when he was acting in his capacity as executor. Mr W wasn't happy with our investigator's recommendations and asked for this complaint to be referred to an ombudsman 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.

Earlier on this month I issued a provisional decision in which I said the following:

*"I'm satisfied that Mr W had approximately £400,000 in his account with Santander of which he had to pay approximately £200,000 to family members. I can see that he was able to send £100,000 on 17 December 2024 and it looks like he tried to send at least another £50,000. I'm satisfied that Santander's app said that these payments had been "successful". I'm satisfied that only the first £100,000 actually left his account and that the other £50,000 didn't despite Santander's app saying that those payments had been successful. Mr W has told us that this caused damage to his reputation as he'd told the family members in question that he'd sent the money, sent them screenshots and they'd not received the money.*

*I'm satisfied that Mr W contacted Santander the following morning and Santander explained that there was a 24-hour rolling limit of £100,000 on faster payments and that's why the other payments he'd made hadn't gone through. I can see that Mr W made the remaining payments the following day – on 19 December 2024 – and am satisfied that this was because he understood, as a result of contacting Santander, the limits that applied.*

*I've spoken to Mr W and it's clear that he's very unhappy that Santander's app didn't warn him at any stage that he'd reached a limit and that it suggested the payments had been "successful". I can see his point here. Equally I can see that Santander's website explains that it has a 24-hour rolling limit of £100,000 on faster payments and payments of under £25,000 are free. I'm satisfied that Mr W knew payments under £25,000 were free – he's told me as such. The website suggests CHAPS payments for larger amounts. In the circumstances, I do think both parties could have done more in this case. I do, however, accept that Mr W was not only embarrassed because of what happened – he was making payments to family members, told them he'd sent the money and they didn't receive it – but also wasn't able to make payments of his own too. Fortunately, this lasted no more than a day. In the circumstances, I consider a modest award to be the fairest outcome in this case. For that reason, I'm minded to award £100 in compensation to Mr W."*

Both parties were invited to reply to my provisional decision.

Santander agreed to pay the £100 I had said I was minded to award and Mr W said that while the £100 didn't fully reflect the time he'd spent on the issues he hoped Santander would take this as an opportunity to improve.

I asked Mr W whether he was accepting my provisional decision, given his comments, and he replied saying that he was wondering why I'd only awarded £100 when, according to him our average award is £201. I explained that our awards are based on impact and send Mr W a copy of our guidance on awards and amounts we award. I also explained that in this case the impact appeared to have lasted no more than a day so an award of £100 seemed appropriate. I explained that I was happy to consider any additional evidence he wanted to send in, or he could let me know if having seen our guidance he agreed. I haven't heard back from Mr W since then.

### **Putting things right**

Having reconsidered everything, I remain of the view that both parties could have done more in this case. And that although there was an impact on Mr W, it fortunately lasted no more than one day. In the circumstances, I remain of the view that this is a complaint I should be upholding and that an award of £100 is fair and reasonable. So, that's the award I'm going to make.

### **My final decision**

My final decision is that I uphold this complaint and require Santander UK Plc to pay Mr W £100 in compensation in full and final settlement.

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

Nicolas Atkinson  
**Ombudsman**