

## **The complaint**

Mr Z is unhappy with Lloyds Bank PLC. Mr Z wanted to move his money to another account of his abroad. So, he arranged an international transfer from his Lloyds account. The money never reached the other account and ended up back in his Lloyds account.

## **What happened**

Mr Z said he was without the money for more than a month and for most of that time nobody was able to tell him where it was. The bank abroad “B” told him it had no relationship with the intermediary bank “D” that Lloyds had passed the money to in order to transfer it to B. Mr Z said if Lloyds had used the correct intermediary bank the transfer would have gone ahead.

Mr Z said due to the delays in getting the money transferred he missed out on an investment opportunity. Mr Z found the whole situation stressful and time consuming. He said he had to make expensive calls to Lloyds in the UK as he was living abroad.

Lloyds did refund the charges for the transfer when it didn’t go through. It also paid £80 towards Mr Z’s expensive phone calls too. But aside from that it said it had followed its usual process, and it hadn’t made any mistakes.

Mr Z didn’t accept this and brought his complaint to this service.

Our investigator didn’t uphold the complaint. He noted Lloyds used its usual serial routing process to arrange the transfer automatically. Lloyds sent the money to its intermediary bank “D”. This was then sent on to C. But C didn’t accept the payment, and the money was eventually returned to Mr Z. He noted Lloyds did ask for reasons why the payment hadn’t gone through but didn’t get any response. Our investigator didn’t think Lloyds had got anything wrong.

Mr Z didn’t accept this and asked for his complaint to be passed to an ombudsman for a final 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.

I have read everything provided by the parties. But I’m not going to talk about everything in this decision. I’m going to focus on what I see as the central elements only.

Mr Z found the whole process very stressful. He said he had to talk to three different banks to try and unravel what had happened. He said D told him it had made no mistakes, but Lloyds would never have been able to get the transfer through as they didn’t work with Mr Z’s bank B.

Mr Z said that B had reached out to Lloyds, but it wasn't getting any answers. He said the money never reached B as the intermediary bank didn't go through with the transfer. Mr B had wanted to invest in a time limited fixed term deposit.

Mr Z said Lloyds chose the intermediary bank and so its Lloyds fault the transfer didn't go through. He said there was a lack of communication and customer service.

Lloyds said it routed the money to the requested bank details provided by Mr Z. Lloyds claimed the receiving bank didn't accept the payment and didn't give a reason why. Lloyds said *"if the intended beneficiary bank do not want to accept the funds into the recipient account, it is out with our control."*

Because of the problems Mr Z encountered Lloyds made up the shortfall in the returned amount of £21.38, it also refunded the £9.50 payment fee it had originally charged and credited him with £80 towards the cost of his calls to Lloyds. It said it was sorry it couldn't do anything more but said *"we have no authority to make the receiving bank accept your payment."*

Lloyds concluded it had made no errors. It said it was a highly proficient team processing between 10,000 to 13,000 payments a day. It confirmed it followed all protocols and makes many payments to the same country abroad on a regular basis and had no issues doing so.

Lloyds did pass the money to bank D, and it passed the money on to bank C. But C didn't accept the money and no reason was given. So, the money never got as far as Mr Z's bank B. D passed the money over as it doesn't have a relationship itself with B. C not accepting the money and returning it means I can't blame Lloyds for the actions of a bank not working on its behalf. I can only take action against Lloyds if the problem is created by Lloyds and its own intermediary bank. That doesn't appear to be the case here.

I can't see that Lloyds made any mistakes. I think at the point where the transfer went wrong it was beyond Lloyds control. I note that it refunded the amount in full, returned the fee, and paid telephone call costs. I think it acted fairly and reasonably.

### **My final decision**

I don't uphold this complaint.

I make no award against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 7 July 2025.

John Quinlan  
**Ombudsman**