DRN-5590188

The complaint

A limited company (referred to as S in this decision) complains Northern Bank Limited trading as Danske Bank delayed the payment of funds resulting in additional costs for S.

S is represented by a director, Mr B.

What happened

The background to this complaint is well known to both parties, so I won't repeat it in detail.

S made an international payment from its account held with Danske on 15 July using its online portal. Ultimately, the payment arrived with the beneficiary on 22 July.

Mr B explains additional costs were incurred by S to due to the delay and complained to Danske about this. It said it acted in line with the expected timescales and directed his complaint elsewhere. Unhappy with the response, S's complaint has been brought to this service.

One of our investigators looked at everything provided and didn't uphold this complaint. S didn't agree and asked for an ombudsman's decision on the matter.

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 recognise I've summarised this complaint in less detail than the parties using my own words. No discourtesy is intended by this. Instead, I've focused on what I think are the key issues here. Our rules allow me to do this, and it reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I've carefully considered all the submissions before arriving at my decision. And I'm satisfied I don't need to comment on every individual argument to be able to reach what I consider to be a fair outcome. Having done so, I'm not upholding this complaint.

I've looked at Danske's terms and conditions which apply to business accounts and international payments. These state it usually takes two business days for international payments to reach the destination account. The terms explain payments may take longer depending on various factors such as the country the money is being sent to, the currency used, the beneficiary and how payment is made as well as additional checks.

Danske says it processed the payment on 15 July. However, it was made via an intermediary bank which I've called B in this decision. An intermediary bank acts as a bridge between the sending bank and the receiving bank in an international transfer.

B has shown this Service it received the money on 17 July and raised a request for additional information to Danske via SWIFT message late the same day. I've also seen evidence from Danske this message was received on 18 July.

SWIFT is an electronic messaging system used to send messages between financial organisations. The message said the payment had been stopped and set out the additional information required by B.

Danske contacted S who provided the information. This was passed by Danske to B on 19 July. Also on 19 July, B released the payment, and it arrived with the beneficiary on 22 July.

Whilst I understand the overall time taken was concerning to S, I can’t say things were unreasonably delayed when looking at the individual steps taken in this process by Danske, including the actions of the intermediary bank. I say this particularly when considering the importance of the steps relating to the verification of the transfer when sending such a large amount internationally. As mentioned above, the relevant terms and conditions show the time a transfer like this can take depends on several factors. Notwithstanding this, S made a standard transfer online. Whilst it’s unfortunate it took longer than expected, I don’t agree Danske, nor B acting as the intermediary bank for Danske, acted inappropriately or unreasonably causing the delay. Nor do I find it’d be fair and reasonable to uphold this complaint in all the circumstances.

I acknowledge Mr B, on behalf of S, will be disappointed with this outcome. But my decision ends what we – in trying to resolve this dispute with Danske – can do for S.

My final decision

For the reasons set out above, I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask S to accept or reject my decision before 8 September 2025.

Rebecca Ellis
Ombudsman