

## The complaint

Mr R complains that Santander delayed the transfer of the mortgage money to buy his new house. Mr R understood that the money had been transferred to his solicitor, but Santander later told him that it was withheld whilst it made further checks.

## What happened

Mr R was selling a house in Scotland and moving to an address nine hours drive away in England. The sale and purchase were arranged for Friday 28 June 2024 and Mr R says he was told by email on 27 June that the mortgage was completed with funds transferred by Santander for the purchase of the new home. Relying on this Mr R set about moving with his family on their nine-hour journey to their new location. The removal van followed and although the mortgage money wasn't with their solicitor on Friday morning, Santander told him throughout that Friday that the mortgage money was transferred the previous day to the solicitor and the issue might be with the solicitor's bank. So, Mr R found himself in the new location with his wife and young son and nowhere to move into or to put their belongings. Over the weekend they had to make a series of short-term arrangements for themselves whilst constantly trying to find out where the mortgage money went. It was not until the following Tuesday that his solicitors told him that the mortgage money was received and he was able to move in.

Santander's explanation was that as the funds were released, they had to go through checks and this delayed the process. Our investigator didn't recommend that this complaint should be upheld as her view was that Santander wasn't responsible for any delay in completion. Mr R disagreed saying in summary that it was Santander's duty to be clear with its communication on what the status of the transfer was and not to say that the funds had been transferred when in reality it was awaiting further inputs and were yet to be released.

## 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 can see that Mr R and his family were put to a great deal of trouble because the funds for completion which were required to be transferred to their solicitor by Friday 28 June 2024 weren't received by their solicitor until the following Tuesday 2 July 2024. The question I have to decide is whether Santander did anything wrong. The evidence is that Santander did what it was required to do to ensure that the money was transferred to Mr R's solicitors bank by 28 June 2024. The problem was that it wasn't received into the solicitors account throughout that Friday and not until the following Tuesday. Mr R says that throughout the Friday he called Santander and says he was told that the money was *"not with them and has already been transferred"* and that the bank *"put a trace on their system to find out where the money went as it clearly shows that it has been sent however it might take a few more minutes to couple of hours for the money to be transferred."*

Mr R has set out in detail the trauma and cost suffered by himself and his family caused by the money not being with his solicitor on the Friday and the arrangements and re-arrangements that they had to make before they were told on the Tuesday that the money had arrived in their solicitors' account. Mr R says that Santander was responsible for this by telling him that the money was transferred and didn't make him aware that the funds were held back because of additional checks being done but rather that the money was held somewhere that the bank was unaware of.

Santander has provided evidence that it sent the money to Mr R's solicitors bank on 26 June 2024. I've also seen evidence that it raised a trace on the money with that bank which replies - referring to the payment dated 26 June - that it was credited on 2 July. So, when Santander told Mr R that it had transferred the money that is what happened. It seems that checks were raised as a result of the transfer. Like everyone in that situation Mr R would have liked to have known more of what was going on and is unhappy with the assurances that he was getting from Santander which he believes provided less than full disclosure and Mr R feels that Santander fails to meet its responsibility under the Consumer Duty legislation.

As I say the evidence supports Santander in that it did what it says it would do and that it transferred the money to Mr R's solicitors bank directed to his solicitors account. So, I don't consider that it misled Mr R on that account. It does seem that when the transfer was made further checks were raised. From the evidence I've seen the bank dealt with those checks as a priority.

But Santander was not the receiving bank so could not determine when the money would be credited to Mr R's solicitors account. I recognise that a lot of Mr R's difficulties resulted from not knowing this but Santander could not know when that would happen and I don't consider it failed in its duty to Mr R by telling him that with the money being transferred, it hoped that it could be allocated quicker than in fact was the case. I assume Santander was basing its assessment on how long such transfers normally take which seems reasonable. I recognise that in this case there was a longer delay than would be expected but that doesn't seem to me to be Santander's fault. I recognise the difficulties that this put Mr R in. But I can't fairly say that Santander either caused the difficulties, could have acted differently to process the allocation quicker or set out to mislead Mr R on when the allocation would take place. So, I don't consider that Santander did anything wrong and I can't fairly uphold this complaint.

### **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 R to accept or reject my decision before 18 September 2025.

Gerard McManus  
**Ombudsman**