

The complaint

Mrs E complains that Northern Bank Limited trading as Danske Bank gave her misleading information about the application of non-sterling transaction fees to her account.

What happened

Mrs E holds a Mastercard Platinum Credit card with Danske Bank.

Mrs E is unhappy because she was given information in her local branch about the application of non-sterling transaction fees which turned out to be incorrect. Mrs E used her card abroad and found on her return that she'd incurred non sterling transaction charges. She complained to Danske Bank.

Danske Bank didn't uphold the complaint. In its final response it said that the non-sterling transaction fee of 2.75% was applied to foreign purchases made using the Mastercard Platinum Credit card but a foreign transaction completed using the debit card didn't attract a foreign transaction fee. Danske Bank said it hadn't found any evidence that Mrs E had been given misleading information in branch, but it apologised if there had been a misunderstanding of Mrs E's query. Danske Bank said that if Mrs E could provide further information to support her conversation with a member of staff it would investigate further.

Mrs E remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said there wasn't enough evidence about the conversation that Mrs E said had taken place in branch to demonstrate that Danske Bank had made an error or treated Mrs E unfairly.

Mrs E didn't agree. She said that when she visited the branch she had been advised that her Mastercard Platinum Credit card and her Prestige account were linked, and that as part of the benefits associated with the account there would be no foreign transaction fees applied when using the Mastercard Platinum Credit card abroad. Mrs E said this was a significant factor in her decision to use the credit card for spending abroad. Mrs E said she found it unacceptable that no one at the branch recalled providing her with this information.

Because Mrs E didn't agree I've been asked to review the complaint.

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 know it will disappoint Mrs E, but I agree with the investigator's opinion. I'll explain why.

Mrs E has said that she visited her local branch before going on holiday and was told by an advisor at the branch that she could use her Mastercard Platinum Credit card abroad without incurring any foreign transaction fees.

When Mrs E returned from holiday, she noticed that she'd been charged foreign transaction

fees and went to the branch on 24 April 2025. Mrs E spoke to a manager and said she was unhappy that she'd been charged foreign transaction fees as she'd previously been advised that no fees would be charged.

I can see from the information provided by the bank that the manager spoke to staff at the branch to see if anyone had a recollection of speaking to Mrs E about foreign transaction fees. None of the staff had any recollection. The manager also checked the bank's system records but there was nothing to indicate that Mrs E's account had been accessed for the purpose of giving advice, or that she had been given advice about foreign transaction fees.

I can see that the bank asked Mrs E to provide details of the date she was given the advice, or the name of the advisor that she had the conversation with. Mrs E couldn't provide this information.

I understand that Mrs E feels very strongly about this. However, I'm only able to reach a decision based on the available evidence. The bank has gone to some lengths to try and identify when Mrs E was given this advice and by whom, but there is no evidence to suggest that the advice was given. On balance, I'm unable to say that the bank gave incorrect or misleading advice.

I acknowledge that Mrs E wanted this service to review the Mastercard Platinum Credit card account to help her understand whether her Prestige account and Mastercard Platinum credit card accounts were linked and whether there were any benefits associated with that linkage. I've viewed the information on Danske Bank's website in relation to the Prestige account and it says:

"Enjoy fee free spending abroad if you have a Danske Freedom, Reward Discovery, Choice Plus or Prestige account, we won't charge you fees when you take out cash or pay using your debit card abroad"

The information in relation to the MasterCard Platinum Credit card states that making a purchase (non-sterling transaction fee) is charged at 2.75% of the value of the purchase and withdrawing cash or using your credit card to purchase foreign currency is charged at 2.75% cash fee (minimum £2.75) plus 2.75% of the value of the cash withdrawal.

I haven't found any information to suggest that the MasterCard Platinum Credit card can be used abroad without incurring foreign transaction fees.

For the reasons I've explained above, I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 1 September 2025.

Emma Davy
Ombudsman