

The complaint

Mr F complains about the level of service he's received from Santander UK Plc when making a number of international payments. He wasn't able to cancel an international standing order when he needed to, and he's had trouble obtaining confirmations of the payments he's made. Mr F is seeking compensation for the resulting stress, disruption and financial loss.

What happened

Mr F called Santander to set up an international standing order to a developer for a property he was purchasing abroad. This was set up to be taken on the second of each month. A few days later, Mr F called Santander again as he wanted to pause it. He needed to pay the developer a different amount and didn't want the standing order to leave his account, but unfortunately the payment still went ahead. This meant Mr F had to make a separate international transfer for the remaining amount of money he wanted to send. Mr F received a confirmation of payment for the separate international transfer he made, but he didn't receive any written confirmation for the standing order payment.

Mr F contacted Santander. He was unhappy that Santander hadn't been able to stop the standing order payment from being made when he'd called before the money was sent. Santander explained that it couldn't action the cancellation of the international standing order when Mr F called due to the international payments team not operating on the weekend. It also said that he needed to call three working days prior to the payment date to ensure a payment does not leave the account. Mr F asked for a confirmation of payment for the standing order. An employee Mr F spoke to created an ad hoc letter to detail the payment had been sent. Santander agreed it wasn't made clear to Mr F that an international standing order payment won't automatically generate a confirmation letter and it offered him £200 compensation to acknowledge the distress and inconvenience caused.

Mr F declined the compensation offered and wanted Santander to look at the complaint again. Santander did so and it acknowledged that Mr F was told an outcome to his complaint would be sent in the post and that he was promised a call back, neither of which happened. Santander increased the compensation by £50 and paid a total of £250 directly to Mr F's account.

Mr F referred the complaint to us. He explained the ad hoc confirmation letter was not sufficient for what he needed it for, and it took Santander ten days to provide an invoice for the standing order payment to him by post. He explained he had no option but to travel abroad to try and sort this out with the property developer. He suggested compensation of between £5,000 and £7,000 would cover his additional costs and the stress caused.

Mr F continued to experience issues whilst the complaint was with us. He explained that he'd set up a new international standing order and still wasn't receiving any confirmation receipts. He also explained that he'd had to go into branch to get them to print a receipt out for him. He was worried that he was facing another difficult situation with the property developer because they required official receipts as proof of payment. He said the property developer was charging missed payment penalties because of this issue and the agreement he'd signed gave the developer the right to cancel the property purchase without a refund. Mr F

was worried that he could lose the money he'd paid and pointed out he'd had a problem obtaining a receipt for every single payment he'd made so far. Mr F explained he'd incurred four penalties which will be added to the total amount he needs to pay. He suggested that compensation of £10,000 would be more appropriate as a result.

One of our Investigators looked at the situation and felt the compensation already paid by Santander was fair. She explained that this service is not a regulator and does not have the power to tell Santander to operate its international payments department over the weekend. She agreed the bank could have done more to make Mr F aware that cancelling the standing order wasn't guaranteed. She agreed that Santander should have explained that standing order payments don't automatically generate confirmation receipts, and she appreciated why Mr F found things confusing. But she was mindful that Santander had successfully sent the funds to the beneficiary and that ultimately Mr F now had the receipts for the payments made between August 2024 and March 2025.

Mr F disagreed. He said Santander had given him conflicting information about whether international transfers would generate an electronic confirmation letter and whether they would be sent by post or to his online banking. He pointed out that whilst now it seems very simple, it was not presented that way at the time. He explained that the trip abroad cost him over £2,000 and that he'd had to take time off work so £250 does not fairly compensate for the stress and effort involved. He highlighted that the property developer would not acknowledge a payment without a confirmation letter from the bank and the risk of losing the property and the money he'd paid was too great. He didn't think Santander had taken the impact of its actions on him seriously enough.

As no agreement could be reached, the complaint was referred to me to consider.

My provisional decision

I issued a provisional decision in June 2025 setting out why I thought Santander should pay Mr F a further £200 compensation to acknowledge the ongoing distress and inconvenience caused.

I've reproduced my provisional findings below:

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I am currently minded to think Santander should pay more compensation to Mr F to recognise the distress and inconvenience its conflicting information about the payment receipts has caused him. But I am not persuaded I can fairly say Santander is responsible for Mr F's financial losses and further costs. I know this is not the news Mr F is hoping for, so I will explain why I think this outcome is fair and reasonable in all the circumstances.

I have summarised the matter in my own words and in less detail than has been provided. No discourtesy is intended by this as it enables me to focus on the key issues of this complaint and its surrounding investigation. I consider there are three broad matters for me to address- whether Santander should have cancelled the standing order, Santander's level of customer service when providing a receipt for each of Mr F's payments and whether Santander has any responsibility for paying Mr F's additional costs. For ease, I will take each point in turn.

Should Santander have cancelled the standing order that went out on 2 September 2024?

Mr F called the bank to set up an international standing order on 29 August 2024. On 31 August 2024, he called the bank to explain he wanted to pause or cancel it because the amount he needed to pay had changed. The bank's advisor told Mr F he would email the international payments team on an urgent basis, but the department was closed over the weekend. The advisor said that he hoped the money wouldn't leave the account.

From what I have heard, the bank's advisor didn't promise that the payment would definitely be stopped, but I do think he should have done more to explain it was more likely than not that the payment would go ahead as scheduled because Mr F was trying to cancel it too close in time to when it was due. The bank's terms and conditions explain that a standing order can be stopped up to the end of the working day before the payment is made, which in this case was 30 August 2024. On that basis, whilst it was reasonable for Santander to try to stop the payment to assist Mr F, I can't agree that it did anything wrong by making it in line with the instructions Mr F had previously given.

Did Santander provide a good level of customer service to Mr F when he required a receipt for each international payment made?

Mr F needed to make a regular international payment, and he needed a confirmation after each payment had been made. On the face of it, Mr F's requirements were not complex or complicated. It's not unusual for customers that have sent money abroad to require some written verification that the transaction has been made in addition to the transaction appearing on their bank statement. I think it's fair to say that Mr F's requirements were routine, and I anticipate that Santander will encounter many similar requests from its customers.

Against this backdrop, I fully appreciate that Mr F has found the level of support Santander has offered him whilst fulfilling the request to have fallen short. I agree that Mr F has been given conflicting information about whether receipts for international payments were automatically generated or not and whether they would be sent by post or electronically. Whilst some of the later payments had confirmations that Mr F could access from his banking app, Santander accepts that two of the payments Mr F made required a manual confirmation. The issue continued whilst the complaint was with us, which has meant the impact on Mr F has been ongoing beyond what was considered by the bank when it investigated his concerns. Both Mr F and Santander have provided ongoing submissions about the developments in the matter, so I think it is clear that both parties wish for me to take a holistic review of the whole situation from end to end rather than focusing more narrowly just on the matters the bank investigated as part of its final response.

Santander has referred to over 20 phone calls Mr F made to the bank from November 2024 onwards. I don't think Mr F would have needed to get in touch so many times if there wasn't any confusion. Mr F made it clear on 15 November 2024 that he needed confirmation each month until the standing order ends, so I think Santander should have done more than it did to try and make this process smoother than it had been from that point on.

I have no reason to disbelieve what Mr F has described about the number of times that he's needed to contact the bank about missing receipts. He kept this service updated with screenshots of the phone calls he was making, and I can appreciate it has been stressful for him to try and keep track of what was happening. He's explained that the receipt for the payment made on 1 December 2024 was not obtained until 23 December 2024. He's also explained that he was told in branch that he needed to submit a request for a receipt, then return to branch a second time to have a receipt printed. Whilst I am not a regulator and I am unable to change Santander's internal processes, I would comment that this seems very burdensome for what should be a quick administrative task. I am pleased to see that Mr F has now received the confirmations that he required, but I agree it has been more trouble

than he might reasonably have expected to get a receipt once a month and I consider it has caused him some ongoing distress and inconvenience that Santander hasn't previously considered.

It is clear Mr F has had to take a lot of his own time to try and obtain the information that he needed. I anticipate my award for that ongoing impact of the bank's poor level of customer service will not go as far as he hopes. I am not able to fine or punish Santander. But in reaching my award, I am mindful that Mr F experienced impact over many weeks and months and that he's had to put in extra effort himself, such as branch visits and follow up phone calls. As a result of that, I am not persuaded the £250 compensation the bank has already paid goes far enough. I think a fair amount of compensation for the distress and inconvenience caused to Mr F would be a further £200, to make a total payment of £450 overall.

Is Santander responsible for the additional costs Mr F has highlighted?

Mr F has outlined that he's considerably out of pocket because of the bank's poor customer service. He's explained that he had to travel abroad to meet with the property developer and that he's incurred penalties for late payment. Mr F hasn't provided the full purchase contract, so it's not clear to me what payments he needed to make to the property developer and on what terms. But in any case, I can only fairly hold Santander responsible for costs that are direct and reasonably foreseeable. I don't think it was a foreseeable consequence that a delay in providing a receipt would lead to Mr F travelling abroad at short notice.

A lot of the stress and pressure Mr F has felt was because of the nature of the contract he'd entered into with the property developer. I can't hold Santander accountable for how the property developer chooses to verify and validate payments. Whilst I understand there was a lot at stake for Mr F because he didn't want to lose the property or the money he'd already put into it, I'm mindful that Santander carried out the actual payments as Mr F had instructed and I've not been made aware of any delay in the funds being credited to the beneficiary bank account. I don't think it was reasonably apparent to the bank that a delay in providing a confirmation that a payment had been made could have far reaching consequences in the way Mr F has described. As such, I am unable to fairly say that Santander is responsible for reimbursing Mr F's travel costs or penalties.

Overall

I agree that Santander has provided an inconsistent level of customer service, and it should have done more to clarify how confirmation of payments would be received. I do appreciate how frustrating this would have been for Mr F. To put things right, Santander should pay Mr F a further £200 compensation to acknowledge the ongoing impact of the way it has handled this matter. But I am unable to fairly say that Santander must do more than this, or that it has any responsibility to refund the wider losses Mr F has highlighted.

Responses to my provisional decision

Santander responded to my provisional decision to say it would agree to pay a further £200 compensation to Mr F to bring the matter to a close.

Mr F responded to explain that he was disappointed and disagreed with the outcome I'd proposed. He said that further compensation of £200 fell short of a fair or proportionate resolution. In summary, he explained that due to Santander's poor systems, inadequate communication and conflicting information, he was forced into repeated branch visits, follow up phone calls, delays and an expensive trip abroad to try and rectify matters with the property developer. He suggested the proposed compensation minimises the significant

stress, loss of time, disruption and personal expense he's incurred. He was also concerned that a large financial institution can deliver substandard service with little accountability, leaving the customer to bear the full cost of trying to resolve a bank's failings. He hoped the final decision would more adequately reflect the scale and impact of what has occurred, with a more meaningful level of compensation that reflects the seriousness of the situation.

As the deadline for both parties to respond has now passed, I must go on to make my 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.

Having done so, I'm sorry to have to further disappoint Mr F. I've carefully considered everything he's said in response to my provisional decision, but I've not changed my view on how his complaint should be resolved from what I set out in my provisional decision.

Mr F has highlighted that Santander should be held accountable for its actions and he's said my award does not achieve that. But my proposed award is not intended to be a fine, nor is intended to punish Santander. The role of the Financial Ombudsman Service is to resolve individual complaints, not to set rules or standards. That is the role of the regulator, the Financial Conduct Authority. My award is intended to compensate Mr F in the particular circumstances of his complaint, not to set more general principles in relation to a firm's conduct.

Turning back to Mr F's individual complaint, it's clear that he doesn't agree with my conclusions. But I thought about the points he's raised when I made my provisional decision, which is summarised above and forms part of this final decision. He's not provided any new arguments or evidence which I did not consider previously. In my provisional decision, I considered the extra effort Mr F had needed to put in himself, such as branch visits and follow up phone calls. I increased the compensation to recognise this.

I also explained in my provisional decision why I couldn't fairly say Santander was responsible for reimbursing the additional expenses Mr F says he's incurred, such as his travel costs and penalties. I didn't think it was a foreseeable consequence that a delay in providing a receipt would lead to Mr F travelling abroad at short notice and I was mindful that a lot of the stress and pressure Mr F felt stemmed from the nature of the contract he'd entered into with the property developer. Nothing Mr F has said in response to my provisional decision persuades me that Santander's actions are the ultimate cause of the potential costs he wants the bank to pay.

I know Mr F feels strongly about what's happened. But I remain satisfied that a total of £450 compensation overall is reasonable in all the circumstances of this complaint.

My final decision

My final decision is that Santander UK Plc should pay Mr F a further £200 compensation to acknowledge the distress and inconvenience he's been caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 20 August 2025.

Claire Marsh
Ombudsman