

The complaint

Ms W complains that Santander UK Plc failed to advise her about charges being deducted from international payments she made.

What happened

In January 2024 Ms W sent five payments to an overseas recipient. She sent a further five payments to a different overseas recipient between January and April 2024. And then sent a further payment in September after Santander's final response letter. When she was notified by the recipients that the full amount had not been received by them, she raised a query with Santander who confirmed that for the payment its only fee charged was a SWIFT (I think mistakenly referred to as CHAPS) fee of £25 which had been added to Ms W's account.

Ms W's initial query to Santander was about a £500 payment made in April. However, Santander has agreed to us considering all the payments as the same charge was made by Santander for each payment, and the same issues apply.

In respect of any additional charges, Santander said these could have been external bank charges.

When Ms W raised her complaint with the Financial Ombudsman Service, she pointed out that she had ticked the box on the payment form requesting that all charges be paid by her, the sender. So, she was disturbed to find that the recipients in both cases didn't receive the full payment.

After review, our Investigator said that Santander had shown us evidence that the only charge it had applied to each payment was the £25 fee. This had been charged to Ms W's account and the full payment requested in each case had been transferred by Santander. Our Investigator did say that the likely additional charges were those of the intermediary bank.

Ms W didn't agree, pointing out that the agreement was that she would pay *all* the charges, to be deducted from her account prior to the payment being sent.

The matter has been passed to me for an Ombudsman's consideration.

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.

With regard to Santander's charges, I think there was an error in its final response letter when it referred to them as being CHAPS charges. As each payment was an international payment, I think that SWIFT charges apply and this is what they are referred to as in the confirmation of transfer documents. However, I understand that this is the same figure and I have no reason to think that Ms W was not aware of this before she made each payment.

In respect of any external charges either by an intermediary bank or by the receiving bank, these aren't under Santander's control. SWIFT is only an intermediary in the sense that it acts as a messenger service between the banks. It doesn't hold any of the monies transferred. I wouldn't expect Santander to be able to advise of those charges in advance. This particularly applies to banks outside of the European Economic Area. Additionally, of the banks involved in the transactions, only Santander is regulated in this country. I have no power to make any findings against any intermediary or receiving bank involved here.

The documentation I've seen and supplied by both Ms W and Santander, and available on Santander's website, does set out that additional charges can apply. In the document headed: "*International payments and travelling abroad*" (supplied by Ms W), it does set out that the option to pay the beneficiary charges as well as the sender's charges does make it more likely that the beneficiary will receive the full amount. Though this is *not guaranteed*. As I've set out above Santander applied its charges to Ms W's account and didn't deduct them from the payment. Though unfortunately in this case it looks like the intermediary bank chose to deduct the charges rather than bill them to Santander.

So, whilst I think it would have been helpful for Santander to explain the intermediary bank procedure, I do think that the information about charges was accessible and fully available to Ms W before she made the payments. And this information did warn her that external bank charges might apply. I've noted that once she had complained and received Santander's final response, she proceeded to make another payment.

So, in light of that, I don't think that overall Santander did anything wrong in this case.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 26 August 2025.

Ray Lawley
Ombudsman