

The complaint

Mr R has complained that Santander UK Plc failed to effect a £5,000 transfer to his Australian bank account.

What happened

Mr R went to visit family in Australia, but ran out of money. So, he contacted Santander, to ask it to transfer funds to his Australian account. After a lengthy call, it was agreed the transfer would be completed, but would require a further phone call within two to eight hours, and attract a £25 fee.

When Mr R didn't receive a call, he chased things up. He was told Santander would call him back, but he thinks it was using the wrong phone number, and the suggestion of a fax payment wasn't explained.

As the matter wasn't resolved, Mr R ended up having to travel to withdraw money, which attracted a £7.27 fee each time.

One of our investigators looked into what had happened. She was satisfied the issue had arisen because Santander needed to carry out additional security checks. And, it tried to call Mr R's preferred number 16 times. Unfortunately, the calls were unsuccessful, as Mr R would have needed a bolt-on to his mobile service, which he'd had needed to do before he went to Australia. His Australian number couldn't be used, as it had been added to his account profile less than 30 days before, so didn't meet requirements.

She could see that Santander had recognised the matter had been inconvenient for Mr R, and offered him £150 compensation in recognition of this. She thought this was fair.

The complaint's now been passed to me.

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 agree that the £150 compensation offered is fair. I can see that Mr R suffered inconvenience, and expense when taking out cash. But, I'm also aware that he could have used his card (albeit this wasn't his preferred payment method). Further, the issues encountered were to do with security, and the telephone issues were the fault of neither party. That said, it must have been confusing for Mr R to initially think the transfer would be completed, and to receive a call about a survey. Understandably, he would have thought if such a call could be made, a call about the transfer could have happened too. Unfortunately, this wasn't the case, because security requirements were more stringent for the transfer.

Putting things right

To put things right, Santander should pay Mr R the £150 it has offered.

My final decision

It's my final decision that the £150 offered by Santander UK Plc is fair, and I require it to pay this to Mr R, if it hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 3 November 2025.

Elsbeth Wood
Ombudsman