

The complaint

Mrs A and Mr M complain about Santander UK Plc (“Santander”) for applying charges to international payments, and for not proactively advising them that a different account may not incur those charges. They want Santander to reimburse the charges.

What happened

Mrs A and Mr M have held an account with Santander since at least June 2024.

In February 2025, Mrs A and Mr M visited another bank where they had an account. They arranged a transfer from their account with that bank to their Santander account, in the sum of £25,000.

The agent from the other bank proactively advised them that the transaction would incur a transfer fee of £25 from their type of account, and helped them change their account so they could make the transfer without a fee.

Mrs A and Mr M then visited a branch of Santander. They confirmed that the transfer had been received and told the agent at Santander that the money was going to be used to pay for services they would receive overseas. They describe that they were updating Santander as they wanted to ensure their transfer(s) would not be stopped.

The Santander agent provided answers to Mrs A and Mr M’s questions but did not proactively advise Mrs A and Mr M that if the transfers were to be made in local currency, then additional charges would apply, namely 2.95% of the value of each transfer.

Mrs A and Mr M then made three transfers between 10 and 11 February 2025, amounting to around £22,000.

Santander applied charges to these transactions, totalling around £648.

Mrs A contacted Santander and queried the charges. Initially the agent advised her that the charges must have been applied by the recipient, but after checking with a colleague the agent confirmed that they had been applied by Santander.

Mrs A and Mr M complained. They felt that the charges were unexpected and excessive, and they thought that Santander ought to have drawn their attention to them before they were incurred.

Santander sent its final response in late February 2025. It rejected their complaint and pointed to the terms and conditions of the account, which Mrs A and Mr M had agreed to when opening their account. Santander did not consider that it had done anything wrong in not offering specific advice on charges as this was not requested. Santander argued that agents would not know what currency a payment was being made in unless they were told.

Mrs A and Mr M were not happy and contacted us.

One of our investigators has looked into this matter and did not recommend that the

complaint be upheld. They considered that the account information was clear about when charges would apply, and that it was incumbent upon Mrs A and Mr M to check the charges.

Mrs A and Mr M did not accept that view and asked for an ombudsman 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.

I sympathise with Mrs A and Mr M in this situation. I can see why they are upset as the charges were high on top of the already high cost of the services they were paying for.

I can also see how, in the context of the other bank offering proactive advice to avoid a much lower charge, this must feel very unfair.

I do, however, agree with my colleague's view and I do not uphold the complaint.

This is because I cannot say that the business has done anything wrong in this instance.

Banks and financial businesses have to give adequate information on charges to customers, and in this case Santander did give clear information on the charges that applied to that type of account. Those terms were accepted at account opening, and the summary of charges and the charges that applied to their account was sent to Mrs A and Mr M on a regular basis, including in July 2024.

I appreciate that Mrs A and Mr M feel that they ought to have been given tailored advice when they told the bank that they would be making these transfers, but based on what they have said they did not ask for advice on charges, or make clear to the agent they spoke with that the transfer would be in a foreign currency.

Whilst I can appreciate that this advice would have been valuable to Mrs A and Mr M, I cannot say that the agent did anything wrong in not offering proactive financial advice to them. This was not the agent's role, and it does not appear, from Mrs A and Mr M's account, as though they asked the agent for advice.

Mrs A subsequently advised the agent for Santander that they had anticipated that there would be some fee, but that the charges were excessive.

I understand her view, but we are not able to say what charges the business is allowed to charge. They are entitled to set their charges so long as these are provided, and they were.

As a result, whilst I understand this will be disappointing to Mrs A and Mr M, I do not uphold their complaint and I do not ask Santander UK Plc to do anything further.

My final decision

For the reasons given above, I do not uphold Mrs A and Mr M's complaint and I do not ask Santander UK Plc to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A and Mr M to accept or reject my decision before 23 October 2025.

Laura Garvin-Smith
Ombudsman

