

## **The complaint**

Mrs Y complains about how Northern Bank Limited trading as Danske Bank dealt with setting up two Standing Orders.

## **What happened**

Mrs Y wanted to set up a Standing Order (SO) for each of her two grandchildren's accounts held with a bank I will call "H". She attended a Danske Bank branch in around early June 2025 but was told it was not possible to set up the SO's. Mrs Y says she then attended a branch for second time with her son. In summary she says she was present in branch for too long a period without being offered a chair. She also says no privacy was offered. Mrs Y says the SO failed due to Danske Bank's failings and she would like them set up correctly, as well as compensation for what has taken place.

Danske Bank says on the first visit in early June 2025 the account names did not match, and Mrs Y was advised to check the details. It says Mrs Y attended the branch on 26 June 2025 and says the SO's were set up and that she wanted to transfer money to the accounts. Danske Bank says £100 each was transferred to her granddaughter's accounts but the SO's failed due to H rejecting them.

Mrs Y brought her complaint to us and our investigator didn't uphold the complaint. The investigator thought Danske Bank was entitled to advise Mrs Y to check the details following the first branch visit. And that Danske Bank had set up the SO's, but the issue was caused by the £100 being sent to the granddaughters account which meant when the SO tried to send a further payment of £5 it was rejected by H. The reason being was that the H account terms and conditions only allowed a maximum deposit per month of £100. The investigator didn't think Danske Bank had acted unfairly when Mrs Y attended a branch and did try and offer a chair but that would have resulted in a delay.

Mrs Y doesn't accept that view and says Danske Bank should have attempted to make the payments the following month. She would like the SO's set up and says Danske Bank advised her to make the £100 payments in the way she did.

## **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 have come to the conclusion that Danske Bank has dealt fairly with this complaint. I appreciate Mrs Y will be disappointed by my decision and I make clear that I think the investigator has correctly identified the reasons why the SO failed.

I don't think Danske Bank made a mistake by advising Mrs Y to check the recipient account details when she first attended the branch. I am sure Mrs Y appreciates that fraud and security has to be considered by a bank in circumstances where account details did not match. I appreciate that is not the main issue here.

The key part of this complaint is the second branch visit by Mrs Y and the SO problems. I appreciate Mrs Y would have liked more privacy and a chair, but I think it likely she was offered alternatives but that would have resulted in a delay. I am satisfied that the SO's were set up, and Mrs Y was correctly told the amounts could not vary. I find it was her choice to transfer £100 each to her grandchildren in the way she did and that Danske Bank gave her reasonable alternatives that would have avoided any fees which I think it was entitled to charge in line with agreed account terms and conditions.

I am satisfied that the problem here was caused by the H account terms and conditions which only allow a deposit of £100 per month. I can see that the SO for £5 and the payment of £100 meant that limit was exceeded and that H in line with its account terms and conditions rejected the SO. I have looked carefully at Danske Bank's records and can see it was told by H the SO had been rejected due to the terms and conditions of that account. So, it follows that I can't fairly hold Danske Bank responsible for a different bank rejecting a correctly set up SO. I also can't fairly expect Danske Bank to have known what H's account terms and conditions were.

I appreciate Mrs Y questions why Danske Bank didn't allow the SO's to remain in place and allow them to make the payments the following month. I am satisfied that it's up to a business when exercising its commercial judgement to make such decisions no doubt taking into account its security as well as its customer's account security. I can see the investigator has said there would be nothing preventing Mrs Y asking Danske Bank to set up new SO's. But that is a matter for her to approach it, now knowing why the original SO's failed. I also think as I have made clear that Danske Bank would not have known what the rejection reason was in detail and would not have known it was due to the maximum deposit being exceeded.

Overall, I am satisfied the SO's failed due to H's account terms and conditions which is not something I can fairly hold Danske Bank responsible for. I also find it dealt fairly with the other parts of this complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Y to accept or reject my decision before 24 February 2026.

David Singh  
**Ombudsman**