

## **The complaint**

Mr M complains about Santander UK Plc after he requested two international payments. Due to the service they provided, Mr M says he suffered significant financial loss and prolonged stress and uncertainty.

## **What happened**

On a day in September 2025, Mr M instructed two payments, one of £8,000 and another of £45,000 to be debited from his Santander account to his bank account with a bank abroad for a property purchase. The payments were sent but did not arrive within the three to five working day timescale that Mr M had been given by Santander, therefore he chased them.

An issue was established with the International Bank Account Number (IBAN) meaning Santander had to contact Mr M to obtain more details which he provided. Despite much communication with Santander – some of it of a poor quality - the money did not arrive so Mr M logged a complaint about the payments, and the service he had received. Soon after logging the complaint, the £8,000 payment arrived successfully eight working days later, but the £45,000 payment arrived on the fourteenth working day. As the funds were time critical to buy a property, Mr M reiterated this within his complaint, stating the stress the delay caused and commenting that he very nearly lost the opportunity to purchase.

Santander responded to the complaint and apologised for service and communication issues although did acknowledge a communication problem with Mr M's UK telephone number. For the impact of the stress the delay caused, Santander offered £400.

Unhappy with Santander's response, Mr M responded to them to explain more about the impact. Accordingly, Santander reviewed the complaint but said their original decision remained unchanged. Santander did acknowledge two telephone calls Mr M had with them in which he was misinformed, and went on to say the reason the funds took such a long time was due to their back-office screening processes, a legal and regulatory requirement. In terms of compensation, Santander did increase their offer to £600 but this was rejected by Mr M who considered the circumstances and impact warranted a figure of £5,000. Dissatisfied, Mr M brought his complaint to our service.

Our investigator looked into the complaint and considered Santander's offer of £600 to be fair, in view of Santander's Terms & Conditions (T&Cs) regarding international payments, and that they had not treated Mr M unfairly. Mr M disagreed with this outcome and requested an ombudsman review his complaint.

## **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 appreciate how strongly Mr M feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this; it just reflects the informal nature of our service.

Firstly it's important to acknowledge the issue with the beneficiary account details Mr M supplied. Whilst Mr M did respond promptly to Santander's request for a valid IBAN, it's clear it was a contributing factor in the delay so I agree with our investigator that the eight working days that it took for the £8,000 to arrive was reasonable.

Moving onto the other, larger payment but also thinking of international payments generally, Santander's T&Cs do give clarity on their processing of these types of payments. Our investigator quoted the T&Cs in their view, so I don't feel the need to do the same. Suffice to say, Santander not only are legally required to carry out checks, but cannot be held liable for the consequences of a payment delay caused by issues with payment details, other financial institutions, or circumstances beyond their control.

I do believe from what I've reviewed that the above factors are responsible for the delay, and whilst I appreciate how important the purpose was for these money transfers, and stress that the delay would have undoubtedly caused, I've not seen enough to hold Santander fully responsible.

Finally, I move now to compensation. Before I set out my thoughts, I think it helpful if I set out our service's approach to compensation and the circumstances in which we ask businesses to make an award.

Where our service finds a business has made a mistake or provided poor service, we seek to put the customer back in the position they would have been in had the issues not occurred. Our service doesn't have the powers to fine companies or change business' process or procedures; we can only consider whether the customer was treated fairly and reasonably in the circumstances of the case in hand. We also can't award for, what hypothetically might have happened. We consider what did happen, the impact that had on the consumer and what resolves the issues fairly, reasonably and proportionately for all parties considering all the circumstances.

From the evidence I have reviewed, it appears that Santander made continued efforts to trace the payments with an aim to have them credited to Mr M's account abroad as soon as was possible. Within this, I have to accept the limitations of Santander's, or any bank's systems and capabilities, and the fact that they were often purely reliant on another bank over which they may have had little influence. It seems to me that whilst some elements of Santander's service they provided to Mr M were not of a satisfactory standard, I'm not persuaded that this applies to the payment processing and chasing aspects of this complaint. Therefore, I believe any compensation figure should solely represent this, rather than all the other payment-linked aspects which Mr M has listed. After consideration, I find that the increased offer of £600 is commensurate with this complaint and fair.

While Mr M is likely to be unhappy with my decision, taking everything into account I think Santander acknowledged their errors, and reasonably did what they could regarding the payment. Therefore, other than compensation, it would not be fair to ask them to do anything further.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is upheld, and I require Santander UK Plc to pay Mr M £600 in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 May 2026.

Chris Blamires  
**Ombudsman**