

The complaint

Mr S complains that Santander UK Plc wrongly sent an international payment in sterling.

What happened

Mr S says he wanted to send a payment equivalent to £10,000 in sterling to his son abroad. And that he wanted this to go in Australian dollars (AUD). Instead, Santander sent the payment in sterling. He says that as a result the payment was some 500 AUD less when it was converted by his son's bank.

Santander said it hadn't made a mistake and that the payment had been sent in sterling as Mr S had asked. Santander accepted that it had given Mr S an indicative exchange rate at the time. But it had confirmed that the payment would be subject to conversion by the beneficiary's bank, and it had no control over that. Santander said that Mr S had confirmed the payment by pressing a 'green button' on the screen. This followed a number of checks.

Our investigator didn't recommend that the complaint be upheld. He said that Mr S had explained he'd sent payments to his son before using a different financial business and that these had first been converted to AUD. So, our investigator understood why Mr S expected to do this again. Santander had said it provided an indicative exchange rate to show Mr S what the conversion amount may be when the payment arrived. But that its member of staff had asked Mr S how he wanted the payment sent and he'd said in sterling. It had sent a copy of the screenshots relating to the payment and these showed a sterling payment. And it said it was confident that its member of staff hadn't made a mistake.

Our investigator said that there were two versions of events and no recording of the discussion in branch. As a result, he relied on the confirmation taken during the process and couldn't see that this supported that a mistake had been made.

Mr S didn't agree and asked that his complaint be reviewed. He said he had contacted branch staff the next day and had been unwavering in what he said. He thought that the screen he viewed could only show sterling as his was a sterling account. And that he was unaware that it was possible to send a sterling payment. He thought the fact that an indicative rate was discussed added weight to his version of events. And that it was the member of staff who was mistaken here.

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 need to say that this service provides informal dispute resolution, and we aren't a court. If Mr S doesn't agree with my assessment he remains free to pursue this matter in court and subject to any relevant time limits.

Santander has explained its process and the checks which it says are confirmed as having been made in its screen shots here. The currency involved is a crucial element of an international payment instruction for Santander to establish alongside the beneficiary details. Mr S disagrees that he was asked if he wanted to send the payment in sterling or AUD currency. And that's as he didn't realise the payment was possible in sterling he says until after the event and was given an indicative rate of exchange.

I can't fairly resolve exactly what was said in branch when Mr S made the payment. I can see no evidence in any of the documentation and the screen shots provided that this payment was other than being sent in sterling. That's how it was sent, and as was indicated on the receipt and also in the letter Mr S was sent confirming the payment.

In light of the documentary and screen shot evidence I'm not persuaded that I have sufficient to find Santander most likely made a mistake and should reasonably be responsible for what Mr S says is his loss here.

I can appreciate that Mr S will be very disappointed by my assessment.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 January 2025.

Michael Crewe
Ombudsman