

The complaint

Mrs T complains about how TSB Bank plc dealt with three international payments.

What happened

Mrs T says she made three international payments to Poland in October, November 2022 and in January 2023. She says all three payments were returned to her TSB account but due to exchange rate differences, lost about £3,000. Mrs T says the fault must be either TSB's or the intermediary bank it chose to use. She would like compensation for the loss and distress caused.

TSB says Mrs T made the transactions online and the payments were sent to its intermediary bank which I will call "S" before being sent to a Polish bank and then to the beneficiary bank which I will call "I". It says its records show it didn't make a mistake and that it was the beneficiary bank that returned the money without speaking to it. TSB says it can't be responsible for the actions of the two Polish banks.

Mrs T brought her complaint to us, and our investigator didn't uphold it. The investigator didn't think there any evidence that TSB itself made a mistake and that it sent the correct details. The investigator didn't think TSB responsible for the actions of the two Polish banks and thought it seemed the problem was with them.

Mrs T doesn't accept that view and says TSB must take responsibility for the banks it chose to use. She has provided a translated copy of the letter from the beneficiary bank (I) which refers to a bank I will call "S1" as being responsible for the mistake.

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 overall view that I can't fairly hold TSB or its instructed intermediary bank responsible for what took place. I appreciate that Mrs T will be disappointed by my decision and accept that what took place was not her fault either.

I agree with Mrs T that TSB ought to be responsible for any mistake made by S, the intermediary bank. But I have not seen any evidence that either TSB or S made a mistake. I can see from TSB's records that it correctly sent the payment using the information inputted online by Mrs T. And I can't see any evidence that S then made a mistake as it sent the payment to the Polish banks.

I can see that I rejected the payment, which provides further evidence it was sent to it. I don't think it clear why I didn't ask for further information from TSB or S and I don't think it clear which of the two Polish banks may have been at fault. But I have made clear that I think the problem was caused by one or both of the Polish banks and in those circumstances, I can't fairly hold TSB responsible. I think it more likely that the beneficiary bank I required the involvement of the intermediary Polish bank rather than S. I can also see from the translated

letter from I that there is reference to a completely different bank whom I have called S1 which appears to have not had any involvement in the transaction.

Overall, I'm satisfied that TSB correctly processed Mrs T's transaction but on balance the problem was caused by either a bank or banks outside of its control. It follows that I can't fairly order TSB to repay losses caused by I returning the money to Mrs T's TSB account. I'm satisfied the money was correctly sent by TSB using the information Mrs T provided. I accept that Mrs T will have unanswered questions about what took place and can see that I says it doesn't have a bank document to confirm what took place. Again, that is not something I can fairly hold TSB responsible for. I think this now brings an end to what we in trying to resolve this dispute informally can do.

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 T to accept or reject my decision before 25 January 2024.

David Singh
Ombudsman