

The complaint

Mr B complains that Bank of Scotland plc trading as Halifax declined his cash withdrawal request in branch.

What happened

In October 2021 Mr B visited a branch of Halifax to withdraw £4,200 in cash before travelling abroad the following day. But whilst Mr B had his bank card and associated PIN with him, he didn't have other identification so the transaction didn't proceed. Mr B's told us he asked branch staff and the manager to consider other options to verify the withdrawal but they were unhelpful and refused.

The branch was due to close and Mr B has explained he went home, retrieved identification and visited another branch. By this time, the other branch had closed and Mr B wasn't able to complete the withdrawal.

Mr B was able to rebook his flights and successfully completed the withdrawal in branch the following day.

Halifax issued a final response to Mr B but didn't agree it had acted unfairly. An investigator at this service upheld Mr B's complaint and asked Halifax to pay him £50 for the distress and inconvenience caused and £16.80 to cover the cost of a taxi to the alternative branch.

Mr B didn't accept and said branch staff should've considered alternative verification methods and that other branches had completed similar withdrawals without identification. Mr B didn't agree the proposed settlement was a fair way to resolve his complaint and asked to appeal. As a result, his complaint has been passed to me to make a 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to ensure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand it's Mr B's view that Halifax's branch staff ought to have done more to find an alternative solution when he didn't have identification available. And I can see Mr B was able to complete another large withdrawal and has told us no identification was required. I've looked at what happened when Mr B attempted to withdraw cash in October 2021.

Halifax has told us Mr B ordered £3,000 in cash but on visiting the branch asked for £4,200.

Halifax has forwarded its processing guidance that's given to branch staff. And transactions at this level can't simply be authorised with a chip and PIN approach. Mr B explained he wanted Halifax's branch staff to consider alternatives. But the process is largely systems driven and I'm satisfied Halifax considered Mr B's withdrawal request in line with its normal approach. Having considered everything both Mr B and Halifax have said, I haven't been persuaded Halifax acted unfairly. As Mr B didn't have the necessary identification to complete the withdrawal in line with Halifax's process, I'm satisfied it was reasonable for branch staff to decline his request.

The initial branch Mr B visited closed at 15:30. Branch staff and customer services gave Mr B details of another branch that remained open later. Mr B's told us that by the time he got identification and took a taxi to the other branch it had closed. And that meant Mr B had to change his flight plans. I don't doubt that rebooking his flight caused Mr B inconvenience. But as he didn't visit an open branch with the necessary identification to complete the withdrawal I'm unable to say Halifax made a mistake.

Mr B's made the argument that Halifax unfairly denied him access to his money. But I haven't found that to be the case. I'm satisfied Halifax's request for identification was in line with its account terms and conditions.

Halifax has agreed to cover the cost of Mr B's taxi and pay £50 to resolve his case. I am sorry to disappoint Mr B but I'm satisfied that's a fair way to resolve his complaint, so I'm not telling Halifax to increase the award or take any further action.

My final decision

My decision is that Bank of Scotland plc trading as Halifax should pay Mr B £50 for the distress and inconvenience caused plus £16.80 to cover his costs.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 2 December 2022.

Marco Manente
Ombudsman