

The complaint

Mr K complains that he was unable to withdraw the full amount of cash he needed to from his account with Bank of Scotland PLC trading as Halifax, on a particular day.

What happened

In September 2023, Mr K went into a branch of Halifax with a view to withdrawing £1,050 from his account in cash. But when he arrived he found that the counter service was closed and he could only talk to a security guard who told him that he should use the cash machine. However he was only able to withdraw £500 and had to arrange for someone else to take out the balance of the money for him. He felt he was inconvenienced and that Halifax was in breach of its obligation to provide access to his account. He complained to Halifax and said he would like a goodwill gesture to reflect the reduced access to his account and to recognise the lack of advice about how to access his money.

Halifax responded to Mr K's complaint and apologised that he was not given fuller information when he was in the bank. It said that this was due to circumstances beyond its control. It noted that he did not withdraw the further £500 cash until four days later.

On referral to the Financial Ombudsman Service, our Investigator said she felt that Halifax had acted reasonably and, as he had transferred the money in his account from another account, he had further options. This included withdrawing the cash from another branch.

Mr K disagreed and said that the impact of the lack of access to his cash was not taken into account. He also said he was given the impression that the entire Halifax network was closed down so he didn't have the option of going to another branch. He pointed out a similar decision on our website where we had awarded compensation for wrong advice.

The matter has been passed to me for an Ombudsman's consideration.

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 should say first of all that I don't know the reason for the closure of the counter service at that branch of Halifax on that particular day. I accept though that Mr K could have been given fuller information about access to his account when he entered the bank. And I can understand it if Mr K didn't want to pursue the issue further with a member of its security staff. But I can also understand that at the start of the day (as this was) the ordinary customer facing staff would have been tied up by whatever had caused the branch not being able to provide a counter service at that time. In any event it's likely that they were not able to discuss the reasons for the counter service being closed or give any timescales as to when it might be reopened.

I don't think that Halifax has an obligation to provide full access at all times when customers want to withdraw cash, where, as in this case, there were circumstances beyond its control.

And whilst I accept that it would have been better for Mr K to receive full advice, I'm not persuaded that he was without options to obtain the cash he needed when he had previously moved the money he was going to withdraw from another account on that same day. I further note that he didn't withdraw the further £500 cash until some four days later.

Mr K is right in that if there was an error or in this case a failure to give as full information as possible, I have to consider the impact on Mr K himself. I accept that he might not have known that Halifax's other branches were open. But whilst I believe he was inconvenienced, I think that, taking into account what he said to Halifax at the time of making his complaint that the apology it made was sufficient. Mr K mentions that he would have liked a goodwill gesture. And banks do sometimes make payments as goodwill gestures. But the essence of such a gesture is that it is entirely a matter for the bank. I am not in a position to make Halifax give a goodwill gesture.

I have looked at the decision Mr K has pointed to on our website. All of our decisions have to be made reflecting the circumstances of the particular complaint before us. But I would comment that the decision he mentions is quite different from this matter.

So I'm persuaded by the facts of this case that Halifax acted reasonably, so I won't be making any award.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 March 2024.

Ray Lawley
Ombudsman