

The complaint

Mr G is unhappy about the customer service he received in a branch of Santander UK Plc.

What happened

Mr G went into a Santander branch as he wasn't getting account statements and his bank cards had been lost and needed replacing. Mr G said the staff were aggressive towards him and his requests. He said Santander staff lied to police to get them to come to the branch. Mr G said the staff also forcefully closed the security shutters which meant his passport got caught in them. Mr G made a complaint and as agreement on an outcome couldn't be reached, he brought his complaint to this service. Mr G is unhappy about the whole ordeal and would like compensation.

Our investigator didn't uphold the complaint. She said it was reasonable for the bank to scan his passport for identification purposes. In terms of behaviour, she accepted Santander's view and didn't think it was unreasonable for them to call the police.

Mr G didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

Santander said that as Mr G didn't have any bank cards when he visited the branch on the day, he was asked to provide proof of identity and he produced his passport. But it said Mr G didn't want Santander to scan a copy of the passport. The bank said it couldn't order new cards or request statements without verifying the account holder and Mr G didn't have any cards to do this through the chip and pin facility. It confirmed it can refuse instructions if it doubts an individual's identity and said account terms and conditions point this out.

Santander said Mr G was adamant and insisted on speaking to the branch manager regarding scanning his passport. Santander staff said Mr G was very demanding, disrespectful, rude, and intimidating. Santander said the conversation between Mr G and the cashier was very similar to the one Mr G then went on to have with the manager. Mr G maintained he didn't want his passport scanned and wanted to see where in the account terms and conditions this was stated.

The Santander branch manager said Mr G *"was speaking in a high tone"* and *"very loudly"* before this led on to Mr G *"shouting"* when the manager went to the printer to get the terms and conditions to show him. The branch manager said Mr G shouted, *"Come back manager, this is not professional."*

Santander continued that the cashier on the next counter was serving other customers and she asked Mr G to calm down before the original cashier came back to the counter and asked Mr G to stand clear while she raised the security screen.

After this as all the branch staff were women and all were distressed, the police were called to report the incident.

Santander also said Mr G should not return to the branch. On this point it said, *"It is at the branch managers discretion that we can remove any customer who they feel is not behaving appropriately or showing the level of respect that our staff expect from customers and I can assure you that our branch staff would not remove any customer without valid reason."*

Santander accepted that the passport had been caught up in the security screens and it had to get specialists in to retrieve the passport and this couldn't be done on the same day. Santander said if the passport was damaged this was due to Mr G's behaviour and not it's responsibility. Santander wrote to Mr G and said *"I have explained that the passport is currently stuck in the security screen. Our maintenance team will be making a visit to the branch within 24 hours to recover the stuck passport. When we recover the passport I have been advised by the branch manager that the police that attended the branch have asked that we contact them so that they can recover the passport and return it to you without any further breach of the peace."*

Mr G has made several points about a phone call he had with Santander after the event and about the CCTV footage of the actual event. Santander hasn't been able to provide the call or the CCTV for this service to review.

But Santander did refer to the CCTV at the point when it reviewed Mr G's complaint. It said *"From my review of the CCTV footage of your visit, I confirm that we are able to view you using hand gestures and there are instances where other customers and staff turn to look towards you on more than one occasion. It is not clear what the trigger for this is. Our CCTV does not record sound and therefore I am not able to independently comment further on what was said during your visit. I have also reviewed statements from the branch team and given that your recollection of events and those of the branch differ, we have been unable to reach a mutual agreement on this matter."*

Santander concluded by saying it couldn't evidence any errors being made by branch staff and *"branch staff are empowered to contact the police if they feel uncomfortable within the branch."*

Mr G referred to Santander claiming he *"was destroying the place"* in the phone call to the police. But I haven't seen Santander claim this. It does say that all the staff were female and distressed and that it did call the police. But I can't see that it said any more than that. Likewise in the review above of the CCTV footage it makes no suggestion of Mr G destroying the place. There's no reference of any action like this against Mr G from Santander that I can see. Mr G said how shocked the police were when they arrived at the branch but hasn't provided anything from the police to show it didn't agree with Santander's actions.

I have to decide if the bank has acted unreasonably. In this instance, I can't say that it has. I don't think asking to scan Mr G's passport was unreasonable or unfair in the circumstances. I think Santander has explained why it took the actions that it did on the day. I accept Santander doesn't think any staff errors were made and I don't think there's any evidence to suggest it acted unfairly or unreasonably.

My final decision

I don't uphold this complaint.

I make no award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 27 May 2024.

John Quinlan
Ombudsman