

## **The complaint**

Mrs H complains that on a visit to a branch of Halifax. She said she was made to use an electronic teller machine, when she wanted to be served at the counter.

## **What happened**

Mrs H said she received poor customer service at a branch of Halifax. She said the atmosphere was uncomfortable. She said she had a lot of money in different forms to pay in and asked to use the counter, but was directed to a machine. She complained to Halifax.

In its response Halifax apologised that Mrs H felt uncomfortable and was disappointed by the service she received. Halifax said its taking a new approach to help customers via its self-service options, where staff give customers the confidence to use the available self-service channels. It said the counter will only be used for transactions or queries that can't be serviced using the self-service options.

Halifax said its branch manager explained to Mrs H on her visit that the counter position was available, but she could use the self-service machine instead.

Mrs H wasn't satisfied with this response and referred her complaint to our service. Our investigator didn't recommend that the complaint be upheld. She said Mrs H has used the machines in branch before, but due to the value of her cheque, she wanted to deal with someone face to face. Halifax has said its machines can handle transactions of up to £100,000, as well as the cash she wanted to deposit.

The investigator said when Mrs H agreed to use the machine, she was accompanied by a member of staff, but felt patronised and spoken to condescendingly. As Mrs H was worried about an error, the investigator thought it right she was offered support. She didn't believe the staff were aware they were causing Mrs H any harm. The investigator said if Mrs H had mentioned exceptional circumstances, an advisor should have handled the transaction.

Mrs H disagreed and requested an ombudsman review her complaint. She said she made it clear there were exceptional circumstances in that she was paying in a large cheque and cash and had repeated that she wanted to see an adviser, rather than handle the transaction herself at the automated machine. She asks if it is unreasonable to request counter service, or is it only in exceptional circumstances that this can be requested.

## **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.

Mrs H said the member of Halifax's staff told her she could show her about using the machine to pay her funds in. Mrs H said being told what to do isn't nice.

I'm sympathise with Mrs H for feeling uncomfortable in Halifax's branch as she paid in some cash and a large cheque. Halifax has apologised to her for this. I've looked at the service she received to see if Halifax followed its procedures and needs to do anything further for Mrs H.

Mrs H makes the point that the banking world seems to be changing. I think this is borne out as Halifax (and other banks) have said that its branches work differently than before, whereby its staff help customers to access the self-service channels available to them. Halifax said its counter position will only be for transactions or queries that can't be serviced using the self-service options.

I've seen Halifax's process for customer support in branch and its interaction with Mrs H is in accordance with this in that its staff approach customers and direct them to the machines, and support those who are unsure about using them. I don't think it's unreasonable for Mrs H to request counter service, but equally I don't think it's unreasonable for Halifax to intend that this be reserved for circumstances that can't be accommodated by its automated process for payments, or queries.

I can see that Mrs H desired to be dealt with by counter staff, but I don't think her circumstances were exceptional, as use of the machine would not be detrimental to her. She has confirmed that on the visit in question, Halifax's automated machine successfully processed her payments. Halifax has confirmed that its automated machines are on the same system as those behind its counters.

From reviewing Halifax's policy in dealing with customers in branch I can see that Mrs H was treated in common with other customers in similar circumstances and in accordance with its policy. I haven't seen anything to show that the members of Halifax's staff were rude or patronising to Mrs H and I think she was supported with her transaction. Because I think Halifax treated Mrs H fairly and reasonably, it would not be fair for me to uphold this complaint.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 25 June 2024.

Andrew Fraser  
**Ombudsman**