

The complaint

Mr S complains that Bank of Scotland plc trading as Halifax did not allow him to withdraw the money he needed from his account.

What happened

Mr S has an account with Halifax.

Mr S lives with disabilities and does not leave his home very often. So he arranges his appointments for a single day. His appointments can include food delivery, a visit to Halifax to withdraw cash and a visit to the doctor.

In January 2024 Mr S tried to withdraw £21,000 in cash from his account with Halifax. But Halifax said it did not have that amount in the branch. Mr S said Halifax told him it needed at least two days' notice for cash withdrawals over £2,500. Halifax said Mr S had not given it enough notice.

In February 2024 Mr S complained to Halifax that he had not been able to withdraw £21,000. He also complained about the way Halifax's staff had treated him.

In March 2024 Mr S asked us to look into his complaint. He said he could not withdraw the money he needed from his Halifax account. We sent his concerns to Halifax.

Halifax said Mr S had requested the withdrawal of £21,000 in January 2024. But Halifax said he had then visited the branch the next day. Halifax said the branch needed two days' notice for withdrawals over £2,500. Halifax said the branch didn't have £21,000 available to give him.

Halifax said it would usually need photo ID for withdrawals over £5,000. But Mr S could discuss with the branch whether it would accept other documents as he doesn't have photo ID.

Halifax also said it was sorry that Mr S had complained its branch manager had been rude. Halifax had passed these comments to the manager.

Mr S wasn't happy with Halifax's response. Our Investigator spoke to Mr S. Our Investigator suggested Mr S call Halifax to request a withdrawal larger than £2,500. Mr S called Halifax's branch on 19 March 2024. Mr S was able to withdraw £21,000 in cash on 21 March 2024. Our Investigator recommended that in the future Mr S call the branch two days before he needs to make a larger withdrawal. Our Investigator suggested that Mr S consider giving Halifax three days' notice to avoid any delays.

Our Investigator thought Halifax should pay Mr S £75 compensation for the poor service he had received in branch in January 2024. Halifax agreed to pay this compensation.

Mr S wasn't happy with the outcome to his complaint. So the complaint had come to me. I am an Ombudsman and my review is the final stage of our complaint process.

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 have listened to Mr S's first call to this Service when he described his complaint. I have also listened to Mr S's calls with our Investigator. The calls were long and detailed. Mr S has explained his concerns clearly. So I don't need to speak to him to decide his complaint.

I uphold this complaint in part. I think Halifax has offered a reasonable settlement. I will explain why, focusing on what I think are the key points.

I have looked at Halifax's records. I can see that Mr S called Halifax in January 2024 to say he wanted to withdraw £21,000 in cash. But Mr S didn't give Halifax two days' notice. The branch did not have that much cash available on the premises when Mr S came in to make the withdrawal. So I think Halifax correctly explained to Mr S that he could not withdraw £21,000 that day.

Halifax said sorry to Mr S in response to his complaint the branch manager was rude to him in January 2024. Halifax has now also agreed to pay Mr S £75 compensation for his distress and inconvenience. I think this is a fair and reasonable response to his complaint.

I am pleased to see that Mr S was able to withdraw his £21,000 in cash in March 2024 after giving Halifax two days' notice. I can see that Halifax has also agreed to accept other ID from Mr S for his withdrawal.

My final decision

My final decision is that I uphold this complaint in part. I require Bank of Scotland plc trading as Halifax to pay Mr S £75 compensation for his distress and inconvenience if it has not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 July 2024.

Amanda Maycock
Ombudsman