

The complaint

Mr S complains that he was unable to make a counter cash withdrawal from his account with Bank of Scotland plc trading as Halifax. He also says that Halifax responded poorly to his concerns and complaint.

What happened

In October 2023 Mr S went to a Halifax branch at opening time to make a counter withdrawal of £2,500 in cash from his account. He was unable to do so and says that Halifax told him this was due to a system error. Halifax suggested that Mr S withdraw £800 from a cash dispenser or visit another branch.

Mr S wasn't satisfied with the explanation Halifax gave him that the machine that dispenses cash had become jammed. He observed that it had become "*unjammed*" at 10am. He returned to the same branch at opening time on the same day for three further weeks and saw that the staff were directing the customers to use the cash dispensers. Mr S said he was concerned the staff were operating their own system to suit their needs. He also complained that he didn't receive a response to his complaint.

Halifax apologised to Mr S for not contacting him about his complaint, which it said it had logged incorrectly. Halifax said it had been unable to release large amounts of cash due to a system error. But it said its staff were available to help customers, including explaining that he could withdraw £800 from its cash machine or visit another branch. It apologised that it couldn't carry out Mr S's request for a withdrawal at that time. Halifax offered to pay Mr S £30 compensation but he told it not to make the payment to him.

Mr S came to us. He explained that he had raised other concerns with Halifax about the conduct of its staff, including that they carried hot drinks without lids in the branch.

Our Investigator looked into Mr S's complaint but she did not uphold it. She accepted Mr S had been inconvenienced when he could not make the withdrawal. But she thought Halifax's response to his complaint and its offer of £30 was fair and reasonable. She didn't think Halifax needed to compensate Mr S for his later visits to the branch made for his own investigations. She explained that Halifax had told us it had been trialling a different system under the then branch manager but now its counters were back open at 9am. She also said that the issue with hot drinks was not something we would make a finding on.

Mr S asked for an Ombudsman's review. He was not looking for money but was concerned about Halifax's lack of supervision, management and professionalism and that its staff had lied to its customers.

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 can see Mr S's strength of feeling in this matter and I appreciate he wanted to take his

complaint as far as he could with this Service. But I think Halifax responded fairly to his concerns. So on that basis I don't uphold his complaint. I'll explain my reasons, focusing on what I think are the key issues.

Mr S says Halifax gave him an incorrect reason for not being able to withdraw his cash. I can see the point he is making. But I think Halifax has correctly apologised that Mr S was unable to make the £2,500 withdrawal from his account at the time of his request. Its staff suggested that he make withdrawals using the cash dispenser or visit the nearest branch (which Mr S says was four miles away). So while Mr S was inconvenienced, I think Halifax's response was reasonable. I don't think it's fair for me to require Halifax to do anything more.

Halifax also accepted that it should have responded to Mr S's complaint earlier than it did. Again it apologised to him and offered to pay him £30 compensation. I think this was fair and reasonable. I appreciate Mr S is not looking for monetary compensation. But if, on reflection he wants to accept the £30 compensation then he should let Halifax know.

Mr S decided to make further trips to the branch because of his concern the counter wasn't open until 10am. He has also raised the issue of the hot drinks.

Halifax has said it did temporarily trial a later counter opening time, but its counter is now open each day at 9am. Halifax has told us that it has passed Mr S's comments about the hot drinks to its branch manager. I don't have a regulatory function and it is for Halifax to deal with internal management matters about its staff's conduct. I think that Halifax has listened and responded fairly to Mr S's concerns.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 October 2024.

Amanda Maycock
Ombudsman