

## **The complaint**

Mr E is unhappy with the service he received from Santander UK Plc while in branch.

## **What happened**

Mr E visited a Santander branch because he wanted to withdraw £78.50 over the counter because he couldn't obtain that amount via an ATM. The branch was very busy at that time and Santander only had one member of staff serving customers at the counter, which meant that Mr E had to wait in line for over twenty minutes.

While Mr E was waiting in line, another staff member spoke with him and then checked whether their colleague working at the counter had the coinage to accommodate Mr E's withdrawal request – which they did not. Mr E wasn't happy about this as he felt that Santander should ensure that appropriate coinage was always available to their counter staff, and because it meant that he had to leave the branch and withdraw the money he wanted elsewhere. So, he raised a complaint.

Santander responded to Mr E and said that they had offered to accommodate Mr E's withdrawal request at another counter position, which did have the coinage available to accommodate Mr E's need, but that Mr E had declined this offer and decided to withdraw his money somewhere else. Mr E didn't agree with the version of events put forward by Santander and so referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that Santander had acted unfairly in how they'd managed this situation and so didn't uphold the complaint. Mr E remained dissatisfied, so the matter was escalated 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.

Mr E and Santander have provided very different testimonies of what they say happened in branch on the day in question. For instance, the recollections of branch staff provided by Santander say that they offered to accommodate Mr E's request for specific change by taking him to a second counter position. Whereas Mr E denies that this was the case.

In circumstances such as this, where the testimonies of the complainant and respondent business sit in contradiction to one another, I must decide which of the two versions of events I feel is most likely to have happened, on balance, and in consideration of all the information available to me.

In this instance, upon careful consideration, I don't feel that it's necessary for me to make a decision about which version of events I feel is more likely to have taken place. And this is because I feel that regardless of which version of events I accept, I don't feel that Santander have acted unfairly.

Santander accept that Mr E was waiting in line to see counter staff for longer than they would have liked, and they've explained that this was because of staff shortages on that day. This seems to be a reasonable explanation to me, and both Santander and Mr E have explained that Mr E was approached by another member of branch staff while he was waiting in line, whose intention it was to see if they could help Mr E without the need for him to wait in line any longer.

Again, Santander's actions in this regard seem reasonable to me and I feel that they demonstrate that Santander were actively trying to reduce waiting times for their customers in consideration of the staff shortages that they were unfortunately experiencing.

It's also accepted by both Mr E and Santander that the counter position for which Mr E was queuing didn't have the coinage available to accommodate his withdrawal request. Mr E feels that a bank should ensure that its counters always have appropriate change to accommodate any coinage request.

It's unclear why the counter didn't have coinage that Mr E wanted – for instance, whether the counter had opened without that coinage or whether it had been withdrawn by earlier customers on that day. But ultimately, it's for a bank to decide how it operates its counters. And because of this, while I accept that the lack of coinage at the counter position was unfortunate for Mr E, I don't feel that it follows that Santander have treated Mr E unfairly in this regard.

Furthermore, if it were the case that Santander didn't offer to accommodate Mr E's withdrawal request at another counter, so that Mr E had to leave the branch without making the withdrawal and had to make that withdrawal elsewhere, then I feel that this would again be unfortunate for Mr E, but not unfair. And this is because in this scenario, Santander were simply unable to accommodate the specific withdrawal request that Mr E wanted to make.

I also note that it may have been the case that Mr E could have mitigated against what happened here by withdrawing a slightly higher amount of money, £80, which he could have obtained via an ATM and from which he could have obtained the £78.50 he required by either making a small purchase or asking a shop or retailer to break one of the notes he obtained into change. Alternatively, Mr E could have done what he did do here, which was withdraw the money he wanted elsewhere.

Accordingly, in consideration of all the above, I won't be upholding this complaint or instructing Santander to take any further or alternative action. In short, this is because if I accept Mr E's contention that Santander didn't have the coinage available to accommodate Mr E's withdrawal request, I don't feel that this would constitute an unfair act by Santander such that any further action from them is merited or necessary here.

I realise this won't be the outcome Mr E was wanting. But I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 20 November 2024.

Paul Cooper  
**Ombudsman**