

The complaint

Mr K is unhappy with the customer service from Santander UK Plc both in branch and on the telephone. Mr K went into the branch to withdraw cash and wasn't able to get the exact notes he wanted. His disability wasn't catered for in branch either. When he rang the call centre to complain he said Santander staff didn't provide a good service.

Mr K wants compensation for the poor service.

What happened

Mr K went into a branch to withdraw £2,000 cash. He specifically wanted this all in £50 notes. The branch was able to give him £1,500 in £50 notes and the other £500 in £20 notes. Mr K didn't like Santander asking him questions about the withdrawal and what he wanted the money for. Mr K said he let the staff in the branch know about his disability, but this wasn't acknowledged, and he still had to wait in the queue for service.

Mr K spoke to the call centre because he wanted to complain. Mr K said as a vulnerable person Santander need to take this into account as it has his details noted on its system.

Mr K complained but as agreement couldn't be reached, he brought his complaint to this service.

Our investigator didn't uphold the complaint. She accepted Santander's point that this was a busy branch and lots of customers asked for £50 notes when taking out cash. Our investigator said it was reasonable for Santander to ask questions of customers taking out large amounts of cash to ensure customers and their money is protected. As it was a busy branch Santander said the waiting time for service was around 10 minutes. Our investigator noted Santander did have markers on Mr K's account noting his specific issues. But she said it would only be alert to this once Mr K had been through security and Santander agents could then see his account details. Our investigator felt Santander had acted reasonably throughout.

Mr K 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 apologised to Mr K when he contacted it to complain about having to queue, the £50 notes and the questions he was asked. But Santander said it didn't make any errors.

Santander confirmed it has a duty of care to all customers to ask questions when they are withdrawing large amounts of cash. Santander said it didn't do anything wrong asking the questions as it needs to help customers avoid fraud and scams.

It also said in such a busy branch many customers request £50 notes. It said it couldn't control wait times and on that day there was a maximum wait of 10 minutes. Santander pointed out that Mr K could have pre-ordered the cash so he would have to accept what it had left available on that day.

Santander confirmed all amounts would be counted out in front of the customer showing what notes were available and what he was being given.

It said the branch staff wouldn't have been aware of any additional needs for Mr K until he had reached the counter. It also said Mr K didn't complain in branch, got what he came in for and didn't really engage during his time in the branch as he was on his phone throughout the service. But it did say once Mr K did reach the counter it completed the withdrawal as quickly as possible.

Santander said Mr K then contacted the call centre to complain. It said the complaint was investigated and it issued a resolution not upholding. Santander confirmed the bank couldn't guarantee certain types of notes without pre-ordering. And said it couldn't control how many customers might be queuing and it wouldn't be aware of Mr K's needs until he was at the counter. It said it did deal with his complaint and issued him with a written response.

I can't see that Santander has acted unfairly or unreasonably here.

Santander said there was a wait time in branch, but it can't stop customers wishing to use its branch. I accept it wouldn't have been aware that Mr K had medical issues and was vulnerable until he had reached the counter and was passed security. I've not seen any evidence to suggest it was aware prior to that on the day in question.

I don't think it's unreasonable for Santander to pay out the cash withdrawal in the way it did. I think it made a fair point when it said Mr K hadn't pre-ordered.

I agree that Santander does have a duty of care to protect its customers and money by asking suitable questions when withdrawals are being made. So, I don't think asking questions was unfair or unreasonable.

In terms of any issues Mr K has about the way Santander handled his telephone call. Mr D said Santander confirmed it would contact him within 5 days and as far as he's concerned it didn't. He also said that he requested the Santander agent on the call to hold for him for 30 seconds, but he said the agent just hung up. I'm not clear if these points have been discussed between Mr K and Santander. Santander hasn't commented on these points in its final response or in evidence to this service. So, I think these points are still outstanding between the parties and will require further discussion as a separate issue. Therefore, I can't make a finding on these telephone call issues.

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 K to accept or reject my decision before 20 December 2024.

John Quinlan

Ombudsman