

## **The complaint**

Mr S complains that Santander didn't allow him to withdraw money in branch. He is also unhappy with the customer service provided at the time.

## **What happened**

Mr S went to branch to withdraw money from his account. He says he got there at 9.15, ready for the branch to open at 9.30 as expected. However, the branch didn't open until approximately 9.45 by which time, other customers had also arrived. Mr S was disappointed he wasn't served first, despite being the first person to arrive at the branch.

He soon discovered he had forgotten his bank card but had his passport with him. He said as he had previously used his passport as ID, he didn't think this would be a problem. However, when he explained to the branch staff, they were reluctant to allow him to withdraw such a large amount of money without his card. He managed to persuade the agent and they agreed, as an exception, to accept the passport as ID if he could also answer further verification questions.

Santander asked several verification questions, however, was not satisfied he had answered them all correctly, so didn't allow him to proceed with the withdrawal. As a result, Mr S had to return home to pick up his card and go back to branch again where he then had to wait in a long queue. Mr S was unhappy with this so complained to Santander, stating that the whole experience had been awful. He said he had been inconvenienced by the delay in opening, it not allowing the withdrawal to take place and as he was disabled, he had spent over £100 in taxi's to and from the bank.

Santander said that it had to ask verification questions for security reasons but agreed that its customer service hadn't been as expected and offered Mr S £70 for the distress and inconvenience caused. Mr S didn't think this reflected the issues that had arisen so brought the complaint to us. Whilst the complaint was with us, Santander increased its offer to £150 which the investigator thought was fair.

Mr S didn't agree, so the complaint was passed to me to make 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.

I understand how strongly Mr S feels about this complaint. He has raised a number of points and although I may not mention every point raised, I've considered everything he has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I'm pleased to see that Santander has acknowledged that things could have gone better for Mr S. As Santander has already upheld the complaint and agreed that its customer service

had not been as expected, it's now up to me to determine if the level of compensation offered is appropriate for what has happened.

I can understand why Mr S would be frustrated at having to wait outside the branch for longer than expected and then not being able to make the withdrawal. I can also understand why he was annoyed that he had to return home to pick up his card as it meant further delays and inconvenience. And the cost of the taxi was effectively double what he was expecting.

Santander confirmed that the branch opened 10 minutes later than expected and as a result branch staff may not have been aware Mr S had arrived at the branch first. It has apologised for this which I think is the right thing to do.

Mr S said that as part of the verification process, Santander asked questions that he could answer from his passport, for example date of birth, which he thought was strange. It then asked a question about a recent transaction from his account but he said he hadn't made any. As a result of this last question, it didn't allow him to proceed with the withdrawal. When he then asked it to set up a complaint, it didn't happen.

Mr S returned home and checked his account. He discovered that a transfer from his savings account to his current account had occurred 3 weeks prior which he didn't consider a recent transaction so felt it had incorrectly blocked the withdrawal. In my opinion, this would be classed as a recent transaction, so I don't think Santander did anything wrong by not allowing the withdrawal to take place. Santander has a duty to its customers to keep their money safe and I would expect it to have a security protocol to ensure it. I also think it can decide what questions it feels appropriate to ask when verifying its customers, so I don't think it has done anything wrong by asking the questions it asked.

I do think Santander should have enabled Mr S to make a complaint when he requested it and I can understand why Mr S would be unhappy when this didn't happen. But I'm glad to see Mr S has now been able to and I think the compensation offered reflects the error that occurred here.

Santander have now offered £150 to resolve this complaint and from what I have seen I think this is fair for the inconvenience Mr S has been put through.

### **My final decision**

If Santander UK Plc haven't already, it should pay Mr S £150

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 January 2025.

Sarah Green  
**Ombudsman**