

## **The complaint**

Mr D complains about the service he received from Santander UK Plc when he visited one of their branches in September 2024.

## **What happened**

Mr D has told us that he's banked with Santander for some years without any concerns. But on 24 September 2024 when he visited one of their branches to complete a transaction the branch manager and another member of staff were rude to him and raised their voices at him in front of other customers in the branch which he found degrading and humiliating.

Mr D has said that his request to the member of staff who served him was clear and polite. He feels that he was met with a dismissive and condescending tone by two branch staff, for no valid reason. And when he asked for further clarification he was met with an overt display of frustration. He's said the way branch staff spoke to him suggested he was "too old to understand" the bank's procedures. And he's also unhappy that he was asked to leave the queue at the counter to go into an office.

He's also told us that he believes Santander failed to investigate his complaint properly or take any action against the members of staff involved. He doesn't think he's been treated fairly by Santander and believes that he's entitled to compensation.

Santander have told us that Mr D wanted to pay a large bill in branch. He was asked to provide identification but was reluctant to do so.

Santander have provided an account of what staff in the branch say occurred and this differs from Mr D's recollection. They've said that when asked to provide identification so that his transaction could be completed Mr D was very impolite to the member of staff serving him, he didn't want to provide the identification requested and insisted that she just get on with her job.

The branch manager was then asked to speak to Mr D at the counter to explain that the requested identification was required. But he again refused to provide this. Mr D was then taken into an office so the branch manager could speak to him privately to understand why he didn't want to provide Identification and to explain why it was required. Mr D then provided the requested identification by throwing his driving licence across the desk to the manager.

Once he'd provided identification Mr D was served by another staff member at the counter and his transaction was completed. Santander's records show they recorded that Mr D said he "wasn't being forced or told by anyone to make the payment." And he was paying a genuine bill he'd received and was able to explain what the payment was for.

Santander say that their staff didn't do anything wrong and it's important that customers are correctly identified and they do their best to ensure any payments being made are genuine. This was done by requesting identification and discussing the transaction with Mr D.

Mr D complained to Santander and they apologised for the level of service he'd received and said they'd be contacting the branch manager to advise them about his complaint.

Mr D wasn't happy with Santander's response and contacted our service.

Our investigator considered the case and said he could understand Mr D's frustration at having to provide additional identification when he was making a payment using his own money. But said that customers rightly expect banks to keep their accounts safe. And it wouldn't be acceptable if funds were able to be used fraudulently from an account with no checks being made. So it's important that branch staff complete identification procedures to ensure a transaction is being carried out by the account holder.

He considered the accounts provided by Mr D and the branch staff and said that these differ. He said that Santander's had told us that Mr D didn't want to provide the requested identification and he just wanted the cashier to do her job, was supported by a copy of their internal complaint log. This confirms that a complaint was raised on the day of the incident at 9.44 am, and it's recorded that Mr D was unhappy due to being asked to provide identification.

Santander have said that identification was required due to the amount of the payment Mr D wished to make. Considering the payment Mr D wished to make our investigator felt it was reasonable for him to be asked to provide identification. And he believed that if this had been provided by Mr D the interaction would have been completed quickly and without incident. As it was when the identification was provided and scanned.

Our investigator said Santander had explained that bringing Mr D to an office was so a conversation could take place in private about why he didn't want to provide identification. He thought this was a reasonable step for them to take. And he thought it was good service as Mr D has said he was embarrassed by the interaction taking place in front of other customers waiting in the queue.

He considered what Mr D had said about feeling discriminated against, but he didn't feel this was the case. And having considered the differing accounts provided he believed on balance that the branch staff weren't intentionally rude to Mr D and intended to help him. So he didn't uphold the complaint.

Mr D didn't accept our investigators opinion. He's unhappy that CCTV footage of the incident wasn't requested. He doesn't accept Santander's version of what occurred, in particular he says that he remembers the bank manager being rude and shouting at him as if he wasn't understanding her, which he regards as age discrimination. And being so upset when he was taken into the office that he couldn't say anything. So he doesn't believe his account of what occurred has been properly considered.

He's also said that the branch manager's behaviour violated the "Banking Code of Conduct" or the "FCA's Principles of Treating Customers Fairly" and he wants this reconsidered, as he doesn't believe he received the fair and respectful treatment he was entitled to.

Our investigator had requested a copy of any CCTV footage before writing his opinion. This request was repeated when Mr D's response to our investigator's opinion was received. Santander have told us there was CCTV footage but as no sound is recorded all this would show is that Mr D was in the branch, so it hasn't been retained.

The case has now come to me for a 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.

The Banking Code of Conduct and the FCA's Principles of Treating Customers Fairly require a business to "pay due regard to the interests of its customers and treat them fairly." Mr D has told us that he believes Santander failed to do this when he attended one of their branches in September 2024.

The parties have provided differing accounts of what occurred, but I don't think it's disputed that Mr D wanted to complete a transaction and due to the nature of the transaction Santander asked him to provide identification.

Mr D wanted Santander to provide CCTV footage of his visit to the branch. We've requested this and Santander have told us it was viewed and as all it showed was Mr D in the branch it wasn't considered helpful and has not been retained. Contrary to what Mr D believes Santander have said there was no audio recorded. We know Mr D visited the branch so I think it's reasonable to say CCTV footage confirming he was there wouldn't add anything to my consideration of his complaint.

Mr D says both the original staff member who served him at the counter and then the branch manager were rude and disrespectful to him. Santander's account differs as they say Mr D was rude to the staff member serving him when he was asked to provide identification before completing his transaction. Santander have provided a record from the date of Mr D's visit which notes that he was unhappy about being asked to provide identification.

I can understand Mr D's frustration about being asked to provide identification to complete a transaction from his account. But part of a bank's duty to its customers is to protect them from fraud, ensure that payments they're making are legitimate and keep their money safe. And given the amount of the payment Mr D wished to make I think it was reasonable that he was asked questions about the payment and to provide identification.

When we have differing accounts from the parties about what occurred, I have to decide on the balance of probabilities what I think is most likely to have occurred. Mr D has told us that the branch opened late which he was unhappy about, and I think when it did open he wanted to complete his transaction as quickly as possible. So he was frustrated and annoyed when he was questioned about spending his own money. When he refused to provide his identification the branch manager was asked to speak to him.

This was happening at the bank counter and I think it was perfectly reasonable for the branch manager to take Mr D into an office to have a private conversation to try and resolve the matter. Particularly as Mr D has told us he was unhappy about the conversation taking place in public. Once Mr D provided his identification he was able to complete his transaction. So I'm persuaded that had this been provided when first requested Mr D would have been able to complete his payment without any difficulty.

Mr D has said a lot about how he thinks he was treated by Santander and how this made him feel. On the basis of the evidence I've seen I'm satisfied the Santander's staff were just trying to ensure he was completing a legitimate transaction and taking the necessary steps to protect his money as they're required to do for all customers.

I recognise that Mr D has raised concerns around discrimination, and I've considered what he's said about this. It's not our services role to decide if Santander breached the Equality Act – that can only be decided by a Court. But from what I've seen I don't think Santander

treated Mr D unfairly. I'm sorry to hear that Mr D was upset but Santander have apologised and I'm not asking them to do anything else.

### **My final decision**

For the reasons set out above my final decision is that I don't uphold Mr D's complaint about Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 3 June 2025.

Patricia O'Leary  
**Ombudsman**