

The complaint

Mr W complains that Bank of Scotland ('BOS') declined his request for an appointment at his local branch.

What happened

Mr W had bank accounts with BOS. Mr W contacted it in August 2024 and asked to book a face to face appointment at his local branch so that a review of his savings accounts could be carried out. Mr W was told by BOS that changes had been made to bank appointments at his local branch and could only be considered in certain circumstances. So Mr W was offered the option of reviewing accounts online, making contact with BOS by phone or video call, or booking a face to face appointment at a larger BOS branch. Mr W complained to BOS about not being able to arrange an appointment at his local branch.

BOS responded to Mr W's complaint in October 2024 and said it carried out a full review of its branches before making the decision to limit face to face appointments in some branches. It said there were fewer customers using branches and limiting appointments freed up time and resources and enabled a more focused service. It said there were no plans to review its decision.

Mr W remained unhappy and so brought his complaint to this Service. He said he was accustomed to reviewing his BOS accounts in branch on a yearly basis. He told us that the alternatives offered didn't suit him as he doesn't use the internet, through personal choice, and that the journey by public transport to his closest other branch was a two hour round trip on public transport, when the journey to his local branch was a ten minute walk. Mr W said he was concerned that this was the first step towards BOS closing his local branch.

Our Investigator didn't uphold Mr W's complaint. She said that BOS had provided reasonable alternative ways for Mr W to review his accounts. She also said it wasn't unreasonable of BOS to prioritise appointments for consumers with personal support needs.

Mr W didn't agree with what our Investigator said, so this came 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.

I want Mr W to know that I understand it's going to be more difficult and inconvenient for him to make the two hour round trip to a BOS branch outside his local area, in order to have the meetings he wants. So I can see why he's very keen to be able to carry on with the face to face meetings at his local branch that he's become accustomed to.

The key issue here is that the steps taken by BOS to reduce some services in branch is a commercial decision that BOS has made. It is, as many other banks are, increasingly moving towards digital banking. And I think it's fair to say that many consumers are embracing the move to digital banking, which is reducing the need for services in branch. It's

outside this Service's remit to interfere with commercial decisions of this type, as long as we can see that reasonable alternatives are offered, taking consumers' individual circumstances and needs into consideration.

So I have considered whether the alternatives offered to Mr W are reasonable, and I'm satisfied they are. I'll explain why I say that.

I appreciate that Mr W doesn't use the internet, so he's not able to use online banking or video calls. But telephone banking is offered as an alternative way that Mr W can have conversations with BOS about his savings accounts. While I understand Mr W has a preference for face to face meetings, the situation Mr W finds himself in is that his local branch simply no longer offers this and so I see telephone banking as a reasonable alternative.

BOS are also able to arrange face to face appointments in larger branches. I realise this is much more inconvenient for Mr W, given that he faces a longer journey than he's used to. But this is just one of two reasonable alternatives being offered, and the other alternative doesn't require any travel at all.

BOS told this Service that if customers have any specific support needs that require additional assistance, then BOS is willing to review how best to deliver services to them.

In this case, Mr W has not disclosed any particular vulnerabilities or support needs to this Service or to BOS, so there's no need for me to look further into whether BOS is offering appropriate support to vulnerable consumers affected by these changes. But should Mr W's circumstances and support needs change, then he should let BOS know. I would expect BOS to give any relevant support needs proper consideration going forward.

Mr W is also concerned that this move to decrease services offered at his local branch is perhaps the first step to the branch closing. I appreciate why he would be concerned about this. But, as far as I am aware, Mr W's local branch remains open at this point in time so I can't make any findings in relation to a situation, namely the branch closure, that has not happened.

I know my decision will disappoint Mr W, but I am satisfied that the alternatives offered by BOS in relation to Mr W periodically reviewing his accounts with it are reasonable.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 18 September 2025.

Martina Ryan
Ombudsman