DRN-5741798

The complaint

Mrs K complains about the poor service she received from staff of Skipton Building Society (SBS) both over the telephone, and within a visit to a branch.

What happened

In February 2025 nearing the end of a bond maturity period, Mrs K called SBS to check she could visit branch after maturity to withdraw the full maturing balance by cheque and was told she could.

When Mrs K attended the SBS branch, she was told that there had been a change in Terms and Conditions (T&C) during her investment period and a cheque for the full balance could not be raised by the branch. The change in T&C was a reduction in the maximum cheque amount that could be issued which impacted Mrs K's plans as it was less than her maturing balance.

There followed a discussion in the branch which escalated into a situation in which the police were called by the SBS staff member, and Mrs K left. Later that day, Mrs K did return to the branch and made the withdrawal via a combination of cheques and an electronic payment, which ended her relationship with SBS.

Soon after, Mrs K raised a complaint with SBS about the phone call, and how she was treated in branch. SBS investigated and responded, apologising for two errors. Firstly, that within the telephone call Mrs K made before the branch visit, she was not told about the T&C cheque amount amendment. And secondly, SBS apologised for the behaviours of the staff member she dealt with that day in the branch although they commented that according to interviews with branch colleagues that day, Mrs K used offensive language and comments that could be perceived as threatening. Accordingly, SBS offered Mrs K £300 compensation.

Mrs K remained dissatisfied with SBS and referred her complaint to our service. After investigation, and detailing what had happened, our investigator said they regarded SBS's offer of £300 to be fair and reasonable.

Mrs K disagreed with this outcome and requested an ombudsman review her complaint.

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 have looked carefully at the information SBS have provided us, and the communications Mrs K sent to the investigator to see if it has treated her fairly. Although I may not comment on every aspect of the complaint, I want to reassure Mrs K that I have considered everything submitted.

Having done so, I will be upholding this complaint, and I will explain how I have come to my decision.

It is always regrettable when we hear about a simple branch visit result in a complaint. I sympathise with Mrs K for the frustration she experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer. I'm pleased to see SBS taking ownership of their mistakes, namely not setting expectations within the phone call that Mrs K made in preparation for her branch visit, and the behaviour of the staff member within the branch. It's also encouraging to see that SBS wrote in their final response letter that they dealt with the branch matter internally, and have attempted to compensate accordingly. I would hope that SBS use learnings taken from this complaint to avoid any recurrences.

Regarding Mrs K's visit to the SBS branch, there are two different versions of the events that took place that day. So, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened, but also considering the available evidence and wider circumstances.

I consider it reasonable for SBS to explain the restrictions they faced in the branch that day, in response to Mrs K's withdrawal request. And I think it is more likely than not that SBS not being able to fulfil Mrs K's request caused frustration, particularly after she proactively made telephone contact a few days before her visit to branch. So, while Mrs K may not see her behaviour as aggressive, it may well have been taken that way by the staff to whom it was directed. While Mrs K may not agree, in all probability here based on what I've been informed, she in all likelihood was frustrated and became vocal and this was interpreted as untoward behaviour by the staff members.

In terms of the CCTV, it's regrettable and frustrating – especially in light of Mrs K's comments that she is looking for justice - that the audio is not recorded but I understand the data protection reasons behind this. It's for this reason that I can't definitively confirm what was said or address Mrs K's concern that she was discriminated against by the staff member.

Of course, I acknowledge Mrs K's concerns about the behaviour of the staff member with whom she spoke, and this has been recognised and apologised for by SBS. Although, by virtue of the fact that a threshold was passed for the police to be called, I can't eliminate with any certainty, that the branch staff were dealing with unprofessional and threatening language towards them, although exactly what was said remains unknown.
Finally, regarding the compensation offer of £300 that SBS made, on reflection of the mistakes SBS made and what happened to Mrs K, I find it to be an appropriate amount in the circumstances.

While Mrs K may be disappointed with my decision - other than compensation - I won't be asking anymore of SBS here.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld, and I require Skipton Building Society to pay Mrs K £300 it previously offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 23 September 2025.

Chris Blamires

Ombudsman