

The complaint

Mr C is unhappy with TSB Bank Plc. Mr C visited a local branch to withdraw £300 in £50 notes only. Mr C was only given £150 and had to wait for the rest of the money. He was unhappy with the service from branch staff.

What happened

Mr C said when he entered the branch he was asked before he got to the counter what he was looking to do. He said the adviser checked with the counter staff and said it was fine for Mr C to join the queue. But when it got to his turn he couldn't get the £300. He said staff gave him *"all sorts of nonsense on why it had not given him the requested and confirmed amount."*

Mr C said staff told him if he could wait 10 minutes the machine would be topped up. Mr C said he asked, *"if this was a real 10 minutes or their perceived 10 minutes."* Mr C said at this point the adviser got very angry and said he was being rude. He said the last time he had been told 10 minutes in the branch he went back to collect the money nearly 30 minutes later. He said his comment was based on his previous personal experience.

Mr C said the adviser continued to humiliate him about him previously complaining about this. He said she claimed when staff had checked the previous incident complained about CCTV showed it hadn't taken 20 minutes to resolve his issues. On this occasion on top of the problem and delay caused Mr C said the money was credited back to his account without use of the chip and pin machine. Mr C wants an apology and £150 compensation.

TSB said it had made no mistakes. It said a customer prior to Mr C had withdrawn some £50 notes at the till prior to Mr C. It said this wasn't a bank error. It said the staff member correctly offered to obtain more £50 notes for Mr C and advised it would take around 10 minutes. TSB said Mr C was unhappy with this and he was rude and abrupt. It said he was asked not to be abusive towards individual members of staff and if he needs to use the branch again TSB expects him *"to treat our staff with the same respect you would wish to receive in return."*

TSB said, *"it is the correct process for the funds to be returned into your account as you had informed you would not be waiting for the notes to be obtained."* TSB said it had previously told Mr C due to the high demand for £50 notes it recommended he pre-order. It said there was no guarantee that specific notes will be available without prior arrangement.

Mr C remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He referred to a slightly earlier previous complaint. He noted in that complaint TSB had advised Mr C, *"Going forward, to prevent you from waiting, the branch advised to notify them in advance so they can have the required cash ready for you. This will ensure a smoother and better experience for you in the future."* He said Mr C didn't make TSB aware so he didn't feel he could say TSB had done anything wrong even though he accepted Mr C's frustration. The CCTV footage was no longer available due to the time that had passed. He said it was difficult to be certain what

happened due to the differing recollections of the conversation and who was rude to who. Our investigator thought the suggestion of prior notice to avoid disappointment was a reasonable one.

Mr C 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.

I've reviewed all of the details provided but I intend to concentrate only on the central points as I see them.

Mr C said he was struggling to understand how he can be told yes wait in the queue we have what you need only to then be told no we don't. He said he stipulated that he wanted £50 notes up to the total of £300.

Mr C said the adviser would have asked the previous customer what they wanted and then what he wanted after that. He said at no point did it say the notes might not be available.

Mr C said he did give notice. He said this was given when he walked into the branch and was asked what he wanted by branch staff before he got to the counter. He said as far as he's concerned it accepted that notice but failed to honour it.

Mr C said it was ludicrous to think he was rude when he questioned the understanding of 10 minutes. He said this was purely down to previous events. He said this demonstrated TSB's arrogance.

Mr C said he was humiliated and distressed that a staff member he had never seen before was mentioning his previous complaint. He said he should have the right to visit a branch and conduct his business without fear of intimidation or harassment over the previous complaint.

TSB said "Unfortunately, by the time he reached a cashier, other customers had withdrawn £50 notes also, meaning that there weren't enough £50 notes immediately available in the tills to meet his needs.

However, additional £50 notes were available in our safe.

At this point, a discussion took place between Mr C and the cashier. The cashier explained that further notes were in our safe, but that this had a time delay but we would be able to obtain the notes and it should take approximately 10 minutes. This appears to have upset Mr C and our cashier has perceived that he was rude."

The member of staff who served Mr C said in their recollection of the event, "Customer came in to branch for £50s I did advise customer may be a wait however customer came to counter there was not enough 50s in the TCR did state let me get some for you from the safe customer did not want to wait was rude and abrupt asked politely to refrain from personal abuse"

TSB complaint handlers said the adviser's recollection referred to above was placed on its records at the time of the incident, *"immediately added a note to Mr Cs account, I have no reason to dispute what she is saying."*

TSB maintained its position about the £50 notes and the money going straight back into his account, *“We have advised Mr C previously that if he specifically needs £50 notes, he can order these from the branch in advance so that they are readily available for him. Mr C left the branch at this point, without any funds. As the withdrawal had already taken place at the counter, the funds were credited back to his account, which would have been correct.”*

It said he chose to leave the branch, and it didn't accept there was any humiliation or need for compensation. It confirmed the CCTV was no longer available.

So, both parties think the other person was rude to them. And I've no reason to doubt those feelings from either side. But the evidence is so contradictory I don't have enough to state for certain TSB acted unfairly or unreasonably towards Mr C.

I accept the TSB point about there can be no guarantees and if Mr C is certain that he only wants £50 notes he would be better off pre-ordering so TSB can ensure it has enough. I don't think it is stopping him from getting his money it just can't be certain of having the £50 notes if they aren't ordered in advance.

I take Mr C's point that he feels discussing this when he enters the branch is notice. But I think from previous discussion TSB clearly means in advance of his visit to the branch, and I think it did specify that in previous correspondence.

I appreciate the details about the safe time delay from TSB as this does start to explain why Mr C would end up spending more time in the branch than he would wish to. But I also accept that means TSB is willing to get the £50 notes Mr C prefers.

I've no reason to doubt TSB when it said a previous customer must have taken some of the £50 notes and I doubt it checks after every customer to see how many such notes it has left. So, although I accept Mr C doesn't see it this way I don't think TSB has said or done anything wrong here. It won't know exactly how many notes it has until Mr C gets to the counter to be served.

I do accept Mr C has been advised if he wants to be sure of getting the £50 notes he does need to pre order. But I also accept Mr C may not know in advance what he needs. That does mean that I accept TSB's point though – without a pre order there can be no guarantees, and it will be a matter of chance if Mr C can get the £50 notes he wants. Even though I accept this is frustrating for Mr C I can't say it's unfair or unreasonable.

And I accept despite Mr C's concerns that if the money is paid back into an account TSB can do this without further action from the customer. Mr C said the transaction was completed, and TSB said it wasn't and that was why it could put the money back. I've no reason to question that is its process.

I don't doubt how Mr C said he felt. But as I don't think TSB has done anything wrong it wouldn't be fair to make any award against it.

My final decision

I don't uphold this complaint.

I make no award against TSB Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or

reject my decision before 12 November 2025.

John Quinlan
Ombudsman