

## **The complaint**

Mr A complains Santander UK Plc took money back off him after he'd withdrawn it.

## **What happened**

Mr A withdrew £2,000 from his account but was stopped from leaving the branch and asked to hand the money back to a staff member. Mr A handed the money back and he was taken to a room to answer some questions over the phone about his withdrawal.

Mr A complained to Santander and it said it had to carry out these checks, to make sure the withdrawal was genuine. Santander felt it hadn't made an error.

Unhappy with this response Mr A brought his complaint to this service. An investigator looked into things but didn't think Mr A's complaint should be upheld.

The investigator thought Santander was allowed to block Mr A's account and ask him questions about withdrawals, in line with its terms and conditions.

Mr A asked for an ombudsman to decide things.

## **My provisional decision**

I didn't agree with the investigator's assessment, so I issued a provisional decision, and in it I said:

I've listened to the call Mr A had with Santander, and I can hear his frustration with the questions he was being asked. But this type of conversation, about what Mr A wanted the cash for, is one I'd expect Santander to have with Mr A.

I don't think Santander did anything wrong in asking these questions.

But I think Santander got the order of things wrong. Mr A had already withdrawn the money from his account, and been handed it. Mr A says he was stopped from leaving the branch, and was told the police would be called. I believe this is likely what Mr A was told.

But Santander didn't have any concerns Mr A had withdrawn money fraudulently, or it wasn't Mr A making the transaction. Santander was concerned Mr A might be falling victim to a scam, so it wanted to check what Mr A was doing with the money.

Whilst I accept the check needed to be done, it should have been done before Mr A withdrew the money.

It seems Santander missed the note to say its fraud team needed to speak to Mr A, but this isn't Mr A's fault. At this point Santander should have realised this was a missed opportunity and spoken to Mr A on his next branch visit, before any withdrawals.

Instead, Mr A was stopped from leaving and told he had to hand the money back, and I don't think this is fair. And I think this would have caused some considerable embarrassment.

The call Mr A had was always going to happen, either it happened on the day Mr A took the cash or it would have happened on his next visit. So as frustrating as the call was for Mr A, I don't think the call itself was a mistake by Santander.

But stopping Mr A from leaving the branch was a mistake. Mr A's asked if an ombudsman can make a decision on whether his human rights have been violated, but I can't decide this, this point is better suited to a court.

But I can decide whether Santander treated Mr A fairly when it stopped him leaving and I don't think it did.

Because I don't think Santander treated Mr A fairly, I think it should pay him £200 to compensate him for the embarrassment of being told he couldn't leave the branch once his withdrawal was done.

### **Responses to my provisional decision**

Santander accepted my provisional decision and Mr A didn't respond.

### **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 not been told anything by either party that would change my mind, so my final decision is the same as my provisional one.

### **My final decision**

My final decision is I uphold this complaint and Santander UK Plc should pay Mr A £200 to compensate him for the distress and inconvenience he was caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 17 October 2025.

Chris Russ  
**Ombudsman**