

The complaint

Miss K complains that Santander UK Plc provided her with poor service when she wanted to withdraw a large sum of cash from her account. She says that an arrangement she made the week before wasn't replicated leading to considerable stress for her.

What happened

Miss K telephoned Santander on 2 June 2025 to arrange to withdraw a large sum of money from her local branch. It was confirmed to Miss K that withdrawals of up to £5,000 could be made at the counter without prior arrangement on production of her chip and PIN card and identification (Driving Licence or Passport). But they said specific denominations couldn't be guaranteed because branch stocks varied enormously. The manager said if a specific denomination was required, the order should be placed 72 hours in advance so the notes could be ordered in. After checking with the local branch, the denominations were available and so the transaction went ahead.

Ten days later (12 June 2025), Miss K phoned Santander again to arrange a similar withdrawal. On this occasion, she was told the branch didn't have the notes she needed, and they would have to be ordered. Miss K was very unhappy. She said she'd been told the week before the branch kept the money in the vault and demanded to know why the process had changed in a week. The agent said Miss K could try another branch, but Miss K didn't feel that was a suitable alternative as she has mobility issues and there's no parking. A complaint was raised. The following day, Miss K telephoned Santander to establish what the procedure was for withdrawing cash from a post office. She was told what was required and arrangements were made for her to collect the cash she needed, in the notes she required, from the post office of her choosing.

Santander responded to Miss K's complaint. It said it couldn't evidence poor service on the part of its staff. It explained certain denominations may not always be available and so that's why pre-ordering was needed. It also responded to Miss K's comment regarding the alternative branch and said this was offered to get Miss K what she wanted and wasn't intended to cause her distress. Miss K wasn't happy with Santander's answer and so referred her complaint to the Financial Ombudsman Service where an investigator considered the merits.

The investigator didn't think Santander had to do anything further. They said the second request only gave two days' notice, and specific denominations couldn't be guaranteed. They felt Santander had offered a reasonable alternative and had helped arrange for the cash collection at a local post office. They felt Santander had acted fairly and had taken reasonable steps to help her.

Miss K disagreed. She said Santander did not contact the post office on her behalf – she arranged that. And she said the alternative wasn't viable because of restrictive parking. Miss K asked for an ombudsman's decision and so it's been passed to me to decide.

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 appreciate this will come as a disappointment to Miss K but I'm not upholding her complaint. I've listened to the calls Miss K had with Santander on 2 June 2025 and then on 12 and 13 June 2025 and considered all that's been said and sent in.

On the 2 June 2025 call, she was told at approximately 10 minutes that cash withdrawals of up to £5,000 could be made at the branch without prior arrangement provided a chip and PIN card was held and identification shown. But she was then told that if specific denominations were needed 72 hours' notice was required so the branch could order in the notes. On 12 June 2025, Miss K called and her local branch didn't have the denominations she wanted so was offered the alternative of another local branch or ordering. Neither of these satisfied Miss K.

From my listening to the calls, I'm satisfied that the manager on the first call did not tell Miss K that the amount of cash would be available in the branch in the denominations she needed without prior arrangement.

Miss K said she arranged the post office withdrawal not Santander. Again, from the calls I've listened to, Miss K called on 13 June 2025 and asked how much could be withdrawn from a post office and what procedure had to be followed to facilitate the arrangement. Miss K was told and then asked for the arrangement to be put in place. The agent did that and confirmed to Miss K. And from Miss K's bank statements, I can see that she collected the cash on 13 June 2025. I accept that it was Miss K's suggestion that she might go to a post office. But given her reaction to an alternative branch being suggested, I'm not surprised that the post office option wasn't mentioned by Santander staff. I do find that when Miss K asked for the arrangement to be made, it was done quickly and confirmation given to her.

Finally, Miss K says the local branch suggested wasn't suitable because of parking. I'm sorry to hear that. I believe the Santander agent was trying to be helpful and find a solution. I know Miss K wanted Santander to get the denominations she wanted to her branch at the time she wanted but I don't think that was a reasonable expectation. Overall, I don't consider that Santander treated Miss K unfairly or unreasonably.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 26 January 2026.

Stephen Farmer

Ombudsman