

## **The complaint**

Mr M complains about the service he received from Bank of Scotland plc (BOS) staff when he visited a branch.

## **What happened**

Mr M visited a BOS branch as he wanted to make a withdrawal from his account. He took a seat in what he believed to be a waiting area whilst he gathered his paperwork but was approached by various members of staff who asked him to move to a different area.

Mr M states there was no signage to make it clear where he needed to go, but the branch staff explained the area he was in was for digital customers only.

Mr M states he has hearing difficulties so struggled to understand the staff members explanation. He was then approached by a security guard and asked to move. Mr M says he was escorted by security to complete his transaction, then he went home.

Mr M raised a complaint following this visit, as he felt intimidated, embarrassed and was unhappy with the way he was treated. He also received a letter from BOS as it felt his behaviour in branch had been unacceptable, stating he hadn't complied with the staff asking him to move, had raised his voice and been abusive to staff.

BOS sent Mr M a final response, initially upholding his complaint based on his version of events and paid Mr M £40. After further communication with Mr M and speaking to the branch, it didn't agree with Mr M's complaint. It said the branch acted within its policy and no error or unfair treatment was identified.

Mr M was unhappy with this response, brought his complaint to this service and an investigator looked into things.

The investigator explained as some of the evidence is unavailable, the view must be based on what is most likely to have happened and didn't agree BOS had acted unfairly.

Mr M was unhappy with this outcome and asked for an ombudsman to decide things.

## **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'd like to begin by expressing my understanding to Mr M. I appreciate the depth of feeling behind this complaint and I'd like to confirm I've read everything carefully before reaching my decision. I know this will come as a disappointment to Mr M, but I have reached the same outcome as the investigator.

Where the evidence is incomplete, inconclusive, or contradictory (as some of it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

Both sides have provided information regarding the visit to branch. Mr M says he felt the staff were rude and intimidating, and it is clear from BOS's account Mr M was upset and frustrated with the service he received. As I wasn't present, I'm unable to determine exactly what happened or the levels of service received during this interaction.

Mr M has stated he raised his voice but has explained he is hard of hearing and was asking about the signage in branch which would show him where to go.

Whilst this may be the case, branch staff don't have to tolerate any kind of behaviour it may deem as unacceptable, and I think this is why it sent a letter to Mr M. The BOS website states:

*'We don't stand for inappropriate behaviour. This applies equally to colleagues, customers, clients and suppliers. It includes:*

- *actions*
- *things that are said*
- *things that are written down.*

*Any behaviour that has a negative impact on you is inappropriate. It doesn't have to be intentional, overt or abusive.'*

I understand Mr M doesn't think his behaviour should be defined as inappropriate. However, I have reviewed his comments alongside testimony from branch staff and I'm persuaded BOS felt it was necessary to send the letter.

I have also considered Mr M has felt upset over this experience and have considered his comments and explanation of how he has felt.

However, I don't think BOS were unfair in sending Mr M the letter. It has a duty of care towards its staff and the purpose of the letter is to remind its customers of this duty.

BOS have confirmed this was the first occasion of this type of letter being issued to Mr M, and I would like to reassure Mr M this information is only available to BOS and shouldn't impact him elsewhere.

BOS previously paid Mr M £40 compensation as it acknowledged his version of events initially, and Mr M accepted this. I think this is fair under the circumstances of this complaint to compensate how this interaction made Mr M feel.

## **My final decision**

My final decision is that I don't uphold this complaint.

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

reject my decision before 22 May 2026.

Hannah Edmondson  
**Ombudsman**