

## **complaint**

Mr A has complained about Bank of Scotland plc (trading as "Halifax"). He's unhappy about the service he received in a branch of Halifax when depositing money into his account. He says the cashier acted unprofessionally and made him feel uncomfortable.

## **background**

Mr A visited his local branch of Halifax to deposit £524 in £1 coins. The cashier was only able to accept £500 due to a deposit cap operated by the branch.

On the same day Mr A visited another branch of Halifax in the same city to deposit the remaining £24 - Mr A has complained about the service he received in this branch. Specifically he's unhappy about:

- being asked by the cashier whether the account into which he wished to deposit the £24 was in his name; and
- the length of time the cashier stared at the monitor while processing the deposit.

Because of this Mr A says the cashier acted unprofessionally and made him feel uncomfortable. He says he's never before been asked this question when depositing cash at Halifax. He believes the cashier acted differently towards him due to his appearance or because of the large balance in his account.

Halifax investigated Mr A's complaint. While it disagreed that the question about which he had complained was inappropriate, it apologised if he felt he'd received poor service. To settle the complaint Halifax paid a sum of £60 into Mr A's account. This was made up of £10 to cover Mr A's phone charges in making his complaint and £50 as an apology for any inconvenience suffered.

Mr A felt £60 was insufficient compensation and referred his complaint to us. To put things right Mr A wants Halifax to pay him total compensation of £250.

Our adjudicator thought Halifax dealt with Mr A's complaint fairly. She explained that she didn't think the cashier intended to cause Mr A any discomfort or offence by asking him the question about which he had complained. And in providing an apology and paying him a sum of £60, she thought Halifax had done enough in settlement of his complaint. Because of this she didn't uphold Mr A's complaint.

Mr A disagreed with our adjudicator's opinion and requested that his complaint be forwarded to an ombudsman for review. He continues to believe that he's entitled to more compensation than the sum of £60 already paid by Halifax. Mr A didn't provide any additional comments or evidence for my consideration.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Based on the evidence available to me, I agree with the conclusions reached by our adjudicator and for much the same reasons.

When Mr A deposited £24 at the branch of Halifax he says he was asked by the cashier if the account was in his name – it's this specific question Mr A is unhappy about and the length of time the cashier stared at the monitor while processing the deposit.

Halifax has confirmed to us that when a customer makes a deposit its cashiers are required to confirm if the account belongs to the customer or a third party. This is purely to determine how the deposit should be processed. This seems entirely reasonable to me.

The fact Mr A says he's never before been asked by a Halifax cashier whether the account is in his name when making a deposit doesn't change my opinion. I haven't seen any evidence that Halifax has done anything wrong or treated Mr A unfairly. And I haven't seen any evidence the cashier about which Mr A has complained acted differently towards him due to his appearance or because of the balance in his account, as he's stated.

Like our adjudicator, I think Halifax has done enough in settlement of the complaint by providing an apology and paying a sum of £60 into Mr A's account. Because of this, I don't think Mr A is entitled to additional compensation.

### **my final decision**

For the reasons stated above, I've decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 5 June 2017.

Clint Penfold  
**ombudsman**