

## **complaint**

Mr D complains that he had to wait too long in one of the Bank of Scotland plc branches and then an offer to cover the cost of his telephone calls was withdrawn.

## **background**

Mr D initially complained that he had had to wait about eleven minutes to pay in cheques. He thought that this was too long and that staff at the branch had not done enough to reduce the queue. He called the bank to complain and said that he wanted a payment to reflect the time he had wasted at the bank and the cost of his call to complain. The complaint handler said he would make further enquiries with the branch and come back to Mr D but did say that the bank was willing to cover the cost of the telephone calls in bringing the complaint. A final response letter was sent to Mr D and no offer of any payment was made.

Our adjudicator didn't recommend that the complaint was upheld. He thought that Bank of Scotland had properly dealt with Mr D's complaint and he didn't think it would be reasonable to ask it to do any more. Mr D didn't agree and replied to say in summary that it wasn't fair that the offer was made to refund the call cost and then that was withdrawn for no reason.

## **my findings**

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

I can understand why Mr D was frustrated by the length of time he had to wait in the branch and the apparent lack of action from the staff to reduce his waiting time. But I can't agree that eleven minutes is excessive and that the bank should compensate Mr D. The waiting time is something that the bank can't necessarily control and I don't think it would be fair or reasonable to expect it to pay Mr D for the time he spent in the queue. There were other ways to pay in cheques without waiting although I appreciate that Mr D couldn't use them on that day. Overall, I can't say that the bank has done anything wrong.

I have listened to the call recording and Mr D was clearly told that the bank was willing to cover the cost of his calls. I can sympathise with Mr D's annoyance when that offer wasn't made in the final response letter. Although the offer was made and then withdrawn I can't say that the bank has made an error. The bank followed up Mr D's concerns with the branch but didn't agree that any payment should be made for the waiting time. Although it initially said it would cover the cost of the calls it now doesn't agree that it should. I can't say that the bank was wrong to change its mind after getting further information about the situation in the branch that day. Overall, I don't think that it is fair or reasonable to expect the bank to cover the cost of Mr D's calls to make the complaint.

**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 D to accept or reject my decision before 9 November 2015.

Emma Boothroyd  
**ombudsman**