

complaint

Mr B has complained about how Ulster Bank Limited treated him when he went into a bank branch to support his nephew.

background

In June Mr B went into a branch of Ulster Bank. He was helping his nephew who'd not got money from a cheque when he thought he would. The staff at the branch felt Mr B and his nephew were behaving in a threatening manner and they were asked to leave. Mr B was also asked to leave on a further date when he returned on his own.

Mr B feels very embarrassed about how he was treated and complained to Ulster Bank. They felt they'd done nothing wrong and had referred the issue to the local police. Mr B brought his complaint to the ombudsman service.

Our adjudicator thought the central issue was whether Ulster Bank had acted fairly. And overall he thought they had. Mr B doesn't think this is the case and has asked an ombudsman to review his complaint.

my findings

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

It is difficult to say with any certainty what exactly happened in the branch on the two occasions Mr B has asked us to look at. I don't doubt the strength of his feeling and I've reviewed what he's said carefully. However I can't get away from the fact Ulster Bank is telling us a different story.

I know Mr B has wanted us to look at CCTV from the times he was in the branch. But I'm not convinced this would have helped. Part of Ulster Bank's concerns are about what they say Mr B said to their staff. The CCTV won't tell me that. And I know they were sufficiently concerned to refer the matter to the police.

As our adjudicator explained to Mr B our role is to look at whether Ulster Bank has acted fairly and reasonably. The bank has a clear – and legal – responsibility to its staff to ensure their workplace is safe. I believe their action following Mr B's visits has all been in line with that responsibility. They've told Mr B he can't go into that branch again and I don't think they've done anything wrong by saying that.

It's worth stressing I'm not saying Mr B behaved the way Ulster Bank says he did. I can see he believes he was acting as a peacemaker. But I can't argue with Ulster Bank's view that's not what happened.

Mr B has mentioned some other issues to us which I'll also cover. He believes Ulster Bank only referred this issue to the police because he complained to them. I'm satisfied there's no evidence showing that to be true. I'd also think it was unlikely.

He believes the bank apologised to his nephew and this supports his case. I believe they apologised to his nephew about the cheque but not about how the bank did, or didn't, behave.

And finally Mr B has asked us to wait until the police investigation has been completed. But I don't believe that would be fair to either party. I believe I have enough information to make my decision now. And overall I think Ulster Bank has acted fairly and reasonably and I won't be asking them to apologise to Mr B or pay him any compensation for what's happened.

my final decision

For the reasons I've given, my final decision is not to uphold Mr B's complaint against Ulster Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 November 2015.

Sandra Quinn
ombudsman