

## **The complaint**

Ms O complains about the way that two members of staff at a branch of Santander UK Plc treated her when she wanted to make a cash withdrawal. She also complains about the way her complaint was dealt with.

## **What happened**

In March 2023 Ms O went into her local branch of Santander to make a cash withdrawal. She showed the adviser her phone, on which was displayed the amount she wanted to withdraw. She says the adviser refused to serve her and asked the manager to serve her. She then went to a different adviser who also refused to serve her. She says they shouted at her and were rude to her. She was eventually able to complete her withdrawal.

She made a complaint to Santander and spoke to a complaints handler, who she says was also rude to her and said that referring to the Ombudsman would not make any difference. Santander says it tried to contact Ms O but was unable to speak to her. It sent her a final response letter indicating that the matter had been passed onto the branch for them to review and carry out an internal investigation. It said that all care was taken when dealing with a customer who requests a large withdrawal under its scam prevention policy, which can lead to some difficult conversations and decisions. It noted that she was able to carry out the withdrawal.

On referral to the Financial Ombudsman Service, Santander said the branch had no record of the incident and the staff didn't recall the event as it happened eight months previously. Also members of staff have left. It also said that it had no recordings of telephone calls with Ms O about the incident.

Our Investigator said that in the absence of persuasive evidence from either side he was unable to say whether there had been a failing or an error on Santander's part.

I issued a provisional decision. In it I said that Santander had not handled Ms O's complaint very well and that it should pay £50 compensation.

Neither Ms O nor Santander responded substantively to my provisional findings.

## **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.

My provisional findings are set out below, in italics:

*“On reviewing such evidence as there is of the complaint from Santander’s notes, I can see that it attempted to call Ms O on 15 March 2023 and got no response. Its adviser called again on 16 March when Ms O said she was busy and asked for a call back. The adviser called back later but got no response. This was followed by the final response letter which I’ve mentioned above.*

*Santander advises that it has no call recording (nor, it would appear any note) of Ms O’s complaint. It’s not obliged to record calls but I think it usually does, as the notes mention a former complaint on another matter by Ms O where the calls were recorded.*

*I think that, having told Ms O that the matter had been referred to the branch to carry out an investigation, Santander should have told her the results of that investigation. When our investigator raised the matter with Santander, it said that its staff could not recall the incident as by then it had happened some eight months previously and staff had left. This leads me to believe that either Santander did not refer the matter back to the branch or that the branch failed to carry out any sort of investigation.*

*Whilst I note that Ms O was able to carry out her withdrawal, if the matter had been looked at by the branch when it was referred to it, the staff would more likely have been able to recall the incident and a proper response could have been given to Ms O.*

*So I don’t think that Santander handled Ms O’s complaint very well. I can’t do anything about requiring it to carry out an investigation now that the staff can’t recall the incident and/or have left. But I think it should pay Ms O £50 for the distress and inconvenience caused to her by the way it handled her complaint.”*

As neither party has responded substantively to my provisional findings, I remain persuaded by those findings. They are now final and form part of this final decision.

### **Putting things right**

Santander should pay Ms O £50.

### **My final decision**

I uphold the complaint in part and require Santander UK PLC to provide the remedy set out under “Putting things right” above.

Under the rules of the Financial Ombudsman Service, I’m required to ask Ms O to accept or reject my decision before 16 January 2024.

Ray Lawley  
**Ombudsman**