

The complaint

Mr D is unhappy he was unable to deposit money in a Clydesdale Bank Plc (Clydesdale) branch and with the attitude and behaviour of the staff member in branch.

What happened

In March 2023 Mr D tried to deposit funds into his account at his local branch. However, when he got there Mr D says the staff member said he couldn't as the systems were down and proceeded to verbally abuse him.

Mr D says he was told by Clydesdale he could deposit money at that branch and had taken time off work to do it as his shifts don't allow him to do it after he finishes. This led to him losing pay and incurring late payment charges in relation to a bill he needed to pay.

Clydesdale spoke to the staff member from the branch, she didn't remember the incident but confirmed that the branch doesn't hold cash or allow for deposits so she wouldn't have told Mr D the system was down. In view of Mr D's testimony Clydesdale apologised for the level of service received.

Mr D brought his concerns to this service. Our investigator didn't uphold the complaint, as Mr D remained unhappy it's been passed to me to decide.

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.

Mr D says he was told there was a system issue when he tried to deposit his funds. However, since the branch doesn't hold any cash, I think it more likely than not he was told they couldn't accept any deposits. Regardless of the reason, Mr D was unhappy as he couldn't deposit money when he needed to.

The website is clear that the branch he visited doesn't have any cash facilities, but Mr D says he was told he could deposit cash at that branch over the phone when he was discussing another matter. I can understand Mr D's frustration after specifically taking time off work but having listened to all the calls logged around the time Mr D says he spoke to Clydesdale, there's no evidence to support that he was told he could specifically deposit cash at the specific branch in question as he's indicated. So, I can't say Clydesdale have done anything wrong in this respect.

Whilst I recognise Mr D says he's lost wages because of this and incurred a late payment fee, that isn't something I can hold Clydesdale responsible for. Mr D chose to take time off work to go to the branch. He could've deposited funds at the post office and I'm aware there was one in the vicinity of the branch he had visited.

Clydesdale advised the staff member was the only member of staff in store at the time and doesn't remember the incident Mr D describes. But based on Mr D's testimony, that he was verbally abused by one of their staff members, they've apologised. I understand Clydesdale have apologised for the poor service provided. In order to award compensation, I would need to satisfy myself that the incident occurred in the way Mr D describes. Unfortunately, due to the lack of evidence I can't say for certain what was said and in what context so taking everything into account I think the apology provided is fair and reasonable in the circumstances.

My final decision

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 August 2023.

Karin Hutchinson
Ombudsman