

The complaint

Mr T complains Bank of Ireland (UK) plc (BOI) provided poor customer service when he visited a local branch to withdraw cash.

What happened

Mr T says in early December 2022 he prearranged with BOI's call centre to withdraw £3,000 in cash from his bank account at a city centre branch. Mr T says when he visited the branch he was served by a young female member of staff who had the cash ready for him, but during the transaction a more senior member of staff intervened and asked him the purpose of the withdrawal. Mr T says he was shocked at the rude manner in which the questions were being asked by the member of staff and felt he should have been taken aside into a private room to discuss this.

Mr T feels BOI, and the member of staff should apologise in writing for the way he was treated.

BOI says the member of staff was carrying out the branch standard procedures when dealing with cash withdrawals above £2,000. BOI says it has apologised for the lack of privacy granted at the time and this has been fed back to the relevant management for future training. BOI says it has spoken to the member of staff concerned who didn't feel a personal apology was warranted, as all banking procedures were correctly followed. BOI also felt that if a member of staff didn't want to have their personal details named in a letter of apology, it couldn't insist they must do so.

Mr T wasn't happy with BOI's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says BOI followed its standard procedures for dealing with cash withdrawals of this size. The investigator says she understood Mr T's upset over the fact he wasn't provided privacy at the time of the transaction, but it had apologised for that and provided feedback to the relevant members of staff for future consideration. The investigator says she wasn't able to ask BOI to tell its member of staff to write a personal letter of apology and the fact BOI has apologised was sufficient here.

Mr T didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr T having pre ordered the cash

withdrawal only then to be asked further questions in branch before the cash was released. When looking at this complaint I will consider if BOI have provided Mr T with a suitable explanation and apology regarding this matter.

Mr T feels when he visited the BOI city centre branch in December 2022 to withdraw £3,000 in cash from his bank account, as this had been already pre-arranged, no further questioning should have been necessary and if it was, then this should have been done in private. While I do have some sympathy with Mr T here, it's worth saying the member of staff was carrying out the procedures of BOI for cash withdrawals of this size and I have been provided details of those procedures. So, the member of staff was carrying out his duties here even if Mr T may not agree.

I do agree it would have been more appropriate for the member of BOI staff to have asked Mr T if he wanted to be provided with privacy before asking the questions he did, but BOI have apologised for that and provided feedback to those concerned.

My role as an ombudsman isn't to penalise or punish businesses when service issues like this arise but to ensure that it apologises for that and takes actions to avoid such issues re-occurring – given it has provided a written apology, an explanation why these questions were asked and provided feedback to its staff – I am satisfied it has acted reasonably here.

While Mr T would like a personal letter of apology from BOI's member of staff, I agree with BOI that's not appropriate here as the member of staff was carrying out BOI's own procedures, put in place to protect its customers from potential fraud. BOI don't feel it can insist its member of staff should write a personal letter of apology regarding the privacy provided and I can't insist it must- as I have said previously, BOI have apologised for that already.

While Mr T will be disappointed with my decision, I won't be asking anymore of BOI here.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 24 October 2023.

Barry White
Ombudsman