

The complaint

Mr K complains about the time it took for him to deposit a cheque when he went to a Santander UK Plc branch.

What happened

In August 2023, Mr K wanted to deposit a cheque into his account with Santander, so he went to a branch to do so. He first tried using one of the branch's machines but that didn't work, so he went into the branch instead. Mr K then had to wait around 30 minutes before a member of staff helped him deposit the cheque.

Mr K was unhappy about this, because the time it took meant that he wasn't able to get to the cinema in time to watch a film with his friend. So he complained to Santander, which acknowledged the issues he'd faced and said it was sorry that Mr K had to wait as long as he did. Santander apologised that waited so long and paid £30 to compensate him.

Mr K wasn't happy with this though and brought his complaint to our service where one of our investigators looked into this. They felt that the £30 Santander had paid was fair. Mr K disagreed, saying that he missed the film at the cinema, which led to a falling out between him and his friend, plus he had to make a lengthy call to Santander too. He wanted £50 to resolve the complaint – so the matter was 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.

Everyone agrees that Mr K had to wait too long to deposit the cheque. He wasn't able to use a machine to do this and then he had to wait around 30 minutes in the branch before a member of staff was able to help him. That's a long time for a customer to wait and it's unfortunate that this had an impact on Mr K's plans for the day.

When Santander investigated Mr K's complaint it spoke to the branch manager who was there on the day. They said that the branch was extremely busy when Mr K went in. I accept that can happen in a branch, but equally, that's not Mr K's fault and I think he could reasonably have expected to have carried out the simple task of depositing a cheque much quicker than it actually took here.

That means what I'm left to decide is what's fair to resolve this complaint. Santander paid Mr K £30, but he feels that £50 would be fairer. I've considered everything that Mr K has said about the impact and what he told our investigator about his personal circumstances too. I realise that Mr K missed out on a film he was planning to watch with a friend and that things then became strained between him and his friend as a result of him being late. I don't think it'd be fair to hold Santander responsible for all of that though – I don't think it would necessarily have known that would be the impact here.

But Mr K was caused some inconvenience and frustration by having to wait for half an hour. For that Santander should compensate Mr K and I think £30 is fair in the circumstances. I realise that Mr K thinks that an additional £20 is payable here, but I think Santander has treated his complaint seriously and paid him an amount that reflects the length of the delay and the inconvenience caused. So I won't be telling it to do any more.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 12 January 2024.

James Staples
Ombudsman