

## **The complaint**

Mrs S complains that TSB Bank plc (TSB) provided poor customer service when she tried to withdraw £5,000 in cash.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them in detail here. In summary, on 11 September 2024, Mrs S visited a branch of TSB to make a cash withdrawal. After completing the security procedure, Mrs S was able to withdraw £2,000. She explained that she needed to withdraw an additional £5,000 in cash but was asked to return on 13 September 2024 to complete this transaction.

When Mrs S returned on 13 September 2024, she says she experienced a longer-than-expected wait to complete her cash withdrawal. As she had booked an appointment, she expected the transaction to be completed more quickly. She was also surprised to find that the branch counters appeared to be closed when she arrived. Mrs. S subsequently raised a complaint about the delay.

TSB upheld Mrs S's complaint, apologised, and offered her £35 in compensation for the inconvenience caused. However, Mrs S was dissatisfied with this outcome, believing the compensation was insufficient given the circumstances.

Our investigator reviewed the case and concluded that while TSB had made an error, the compensation it offered was fair and reasonable. Mrs S remained unhappy, insisting that, given she had an appointment, she should have been attended to sooner and that the appearance of closed counters added to her frustration.

As an agreement could not be reached, the complaint has been passed to me 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 reviewed the matter, I believe the apology and the £35 compensation are broadly appropriate under the circumstances. I'll explain my reasoning in more detail.

TSB has acknowledged that the service it provided could have been better. I understand Mrs S's frustration at arriving at the branch and not being seen as quickly as she had anticipated.

There is some disagreement about whether Mrs S had an appointment on the day, but I don't believe this affects the compensation offered. Even if I were to accept that Mrs S had an appointment, various factors could reasonably cause a delay.

Based on the information provided, I understand that Mrs S arrived at the branch at 9:20 a.m., and the funds were provided to her by 9:59 a.m. This suggests the total delay was less than 40 minutes. It's worth noting that part of this time would naturally have been required for TSB to process the withdrawal, including taking Mrs S through the necessary security procedures.

TSB has explained that Mrs S requested £50 notes, which are stored in a time-delayed safe. I find this explanation reasonable, as I would not expect TSB to hold such a large sum of money at a counter. Preparing the requested funds would therefore have taken additional time.

Mrs S also expressed concerns about being asked the same security questions she had answered a few days earlier. However, I am satisfied that TSB was required to ask these questions, as this was a separate withdrawal of a significant amount. TSB needed to ensure that Mrs S was aware of any potential risks.

Ultimately, Mrs S visited the branch to withdraw money, which she was able to do despite a delay caused partly by TSB's adherence to its security procedures. So I'm satisfied TSB's offer of compensation was fair in the circumstances of the limited delay caused to her. While I understand why Mrs S found this frustrating, I do not see grounds to recommend that TSB take further action regarding this complaint.

### **My final decision**

For the reasons mentioned above, I don't uphold this complaint about TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 10 January 2025.

Jag Dhuphar  
**Ombudsman**