

## **The complaint**

Mr M complains that Bank of Scotland plc trading as Halifax UK (Halifax) won't allow large cash withdrawals from his accounts.

## **What happened**

Mr M has two accounts with Halifax, a basic bank account and an instant saver. He makes frequent cash withdrawals from each one. Between December 2022 and July 2023, he made 28 cash withdrawals of £2,500 or more from his basic bank account; and ten of £2,500 or more from his instant access saver account.

Mr M complained. He said he was often refused cash withdrawals of £2,500 or more. There were sometimes problems with ID. He says this has caused issues with how he runs his business, and he often has to make cash withdrawals from his credit cards to pay his casual staff.

Halifax said the branch manager confirmed that Mr M's cash withdrawals up to £2,500 have never been refused, unless there was a problem with his ID. When making cash withdrawals over that figure, 24 hours' notice is needed – to make sure the cash is available. Because Mr M's complaint wasn't originally logged and dealt with when Mr M contacted them in December 2022, Halifax paid compensation of £100.

Mr M brought his complaint to us. Our investigator said Halifax's terms and conditions say that a customer can withdraw up to £2,500 per day, per account. But for higher amounts, 24 hours' notice is needed. The branch said that they'd met Mr M's requests on most occasions where more than £2,500 was needed, and without notice being given. She went on to comment that it looked like Mr M was using his personal accounts for business purposes. She noted that Mr M said that Halifax had refused to open a business account, but that was a decision for Halifax. Because Halifax hadn't logged Mr M's original complaint, Halifax had paid compensation of £100 – and our investigator said that Halifax didn't need to do anymore. She didn't uphold Mr M's complaint.

Mr M asked that an ombudsman looks at his complaint, and so it has come to me to do that.

## **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.

At the outset, let me say that both Halifax and our investigator commented on Mr M's DSAR request – but that wasn't part of the complaint he brought to us, so I won't address that.

Similarly, during our investigation, Mr M has said Halifax has refused to open a business account for him – but again, he didn't refer this aspect to us in his original complaint, nor has he complained to Halifax about that, so I won't comment on that either.

Halifax's terms and conditions for each of Mr M's account do say he can withdraw up to

£2,500 per account per day – this is the crux of his complaint. He says he's been denied that by the branch. I looked at the terms and conditions for Mr M's account, and these say he can withdraw up to £2,500 per day, per account – but for more than that, 24 hours 'notice is needed. This is because the branch needs to ensure there is enough cash available to pay out.

Halifax spoke to the branch and they said that Mr M hasn't been denied such withdrawals, other than when they couldn't be satisfied with his ID. I looked at his bank statements, and these do show large and frequent cash withdrawals - between December 2022 and July 2023, he made 28 cash withdrawals of £2,500 or more from his basic bank account; and ten of £2,500 or more from his instant access saver account. I can also see that on five occasions (30 January 2023, 2 March 2023, 10 March 2023, 24 March 2023 and 5 May 2023), he withdrew £2,500 from each of his two accounts on the same day. So - it does appear that Halifax are meeting Mr M's cash withdrawal requests.

I would note that to make such large and frequent withdrawals – more than £90,000 on both accounts over 38 withdrawals in seven months – is unusual for a personal account; but it does appear that Halifax have met his cash needs over that period.

Halifax said to us that it seems Mr M is using his personal accounts as a business account – and separately, if he wishes to do that, he should speak to Halifax. But as I said that doesn't form part of his complaint to us, nor this decision.

I can see that in Mr M's response to our investigator's view, he thought she was awarding him compensation of £100 for what happened in connection with his complaint about cash withdrawals. But that's not the case – to be clear, £100 was paid by Halifax in April 2023 for not logging his original complaint in December 2022. And in this case, I think that's sufficient.

I can see that Mr M feels strongly about his complaint, and will be disappointed by my decision, but I couldn't find any evidence that suggests that Halifax are unreasonably denying Mr M's cash withdrawals, and so I am not upholding this complaint.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 January 2024.

Martin Lord  
**Ombudsman**