

## **The complaint**

Ms K complains that National Westminster Bank Plc (NatWest) declined her requests to withdraw £10,000 in cash. Ms K also complains about the service provided by NatWest in branch.

## **What happened**

In February 2022 Ms K attended a branch of NatWest with the intention of withdrawing £10,000 in cash. NatWest has explained it has a process to help protect customers that means when a large cash withdrawal request is received, it asks questions and requests evidence to show what the funds are for.

NatWest says Ms K advised she intended to use £300 to buy a fridge and the remaining funds to pay off relatives. NatWest says it asked Ms K for evidence to show the funds were legitimately required to check whether she'd been the victim of fraud. But when Ms K didn't supply the information NatWest asked for, it declined the withdrawal.

Ms K's told us she made three requests to withdraw £10,000 in cash in branch but all were declined. Ms K says she had to wait around three hours in branch for service and that staff members were aggressive and rude when dealing with her withdrawal requests.

Ms K complained and NatWest issued a final response on 26 March 2023. NatWest advised that no error had been made when declining the withdrawal requests and said it had acted in line with the account's terms and conditions. But NatWest agreed the service Ms K received in branch should've been better, apologised and paid her £250 for the inconvenience caused.

An investigator at this service looked at Ms K's complaint. They thought NatWest had acted reasonably by declining Ms K's withdrawal requests. The investigator agreed that the service provided in branch was poor at times but thought the award of £250 for the distress and inconvenience caused was a fair way to resolve Ms K's complaint. Ms K didn't accept the investigator's view so her complaint has been passed to me to make a 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.

I can understand why Ms K was upset that NatWest declined her withdrawal requests. As Ms K told NatWest, the funds in her account belonged to her. And I appreciate that Ms K wanted to use her money which is why she requested cash withdrawals of £10,000. But, I have to take both parties points into account when considering whether a business has acted fairly or not. And my view is that NatWest makes a reasonable point when it says it's obliged to protect customers from fraud.

NatWest has supplied evidence to show its standard approach for large cash withdrawals. The guidance shows that when a large cash withdrawal request is made NatWest has to

complete a customer protection check. That involves asking targeted questions about the reason for the withdrawal and asking for evidence to show what the funds were intended for. I understand that on each occasion Ms K attempted to make the withdrawal she was asked questions and for evidence by branch staff. But whilst branch staff recorded Ms K intended to spend £300 on a new fridge and said the remaining funds were intended to repay family, no evidence to support that was supplied.

NatWest has pointed to section 2.2 of Ms K's account terms and conditions which say "*We will always follow your instructions unless... we reasonably suspect your instruction is connected to a scam, fraud or any other crime, or we reasonably consider that your instruction is of a type where there is a high risk of there being such a connection.*" I appreciate Ms K has told us that the transaction was entirely genuine. But I'm satisfied NatWest needed to be sure that Ms K wasn't the victim of a scam and was seeking to protect her account and funds when asking for further information in relation to the withdrawal. I'm sorry to disappoint Ms K but I'm satisfied NatWest had genuine concerns and reasonably asked her to provide more information and supporting evidence before agreeing to approve the withdrawal request. And I'm satisfied NatWest followed the account terms and conditions when taking the decision to decline Ms K's requests.

Ms K's told us she visited the branch on three occasions and had to wait for around three hours for service. I also understand Ms K found staff to be rude and aggressive when dealing with her. Our investigator asked NatWest to supply a statement from branch staff concerning Ms K's visits. Branch staff have confirmed they recall Ms K's visits and requests to withdraw £10,000 in cash. But branch have explained that as Ms K didn't answer the questions asked, they weren't able to approve the withdrawal. I don't doubt that Ms K was frustrated by her experience in branch and the long delays she experienced. I agree that the service Ms K was given should've been better. And it shouldn't have taken a three hour wait for NatWest to advise whether it as possible to complete the withdrawal or not.

In its final response, NatWest apologised for the service provided in branch and offered Ms K £250 for the distress and inconvenience caused. In my view, a settlement of £250 fairly reflects how Ms K's branch visits were handled and the trouble and upset caused. To put it another way, NatWest's settlement is very much in line with what I would've told it to pay, had no offer been made already. I'm very sorry to disappoint Ms K, but as I'm satisfied NatWest didn't make an error by declining her withdrawal requests and has already agreed a settlement that is fair and reasonable in all the circumstances I'm not telling it to do anything else.

### **My final decision**

My decision is that National Westminster Bank Plc has already agreed a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 14 November 2023.

Marco Manente  
**Ombudsman**