

## **The complaint**

Ms M has complained National Westminster Bank plc won't refund her for a withdrawal she didn't make.

## **What happened**

In February Ms M went into her NatWest branch to withdraw £1,000 from her current account. She got the cash she needed and left the branch. The following day she noticed a withdrawal of £400 from her savings account took place at the same time. As this wasn't her, she complained to NatWest.

NatWest didn't believe they'd done anything wrong and Ms M had withdrawn the money herself. She brought her complaint to the ombudsman service.

After a detailed investigation, our investigator wasn't convinced NatWest had shown Ms M had withdrawn £400. NatWest, whilst disappointed with this outcome, agreed to refund £400 to Ms M, along with 8% simple interest and £100 compensation for the trouble caused.

Ms M felt the compensation was inadequate and has asked an ombudsman to review her complaint.

## **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've reached the same outcome as our investigator. I'll explain why.

The evidence shows Ms M confirmed her ID at branch counter by using the debit card for her current account and entering her PIN. This ID check was completed at 11:10:58. Within the following minute, NatWest's records show Ms M withdrew £1,000 from her current account. This amount isn't in dispute as Ms M received this amount and used it for the reason she needed it.

A further six minutes later records show a withdrawal of £400 was made from Ms M's savings account. The cash handed over was 20 x £20 notes. NatWest has been able to confirm that there was no till discrepancy at the end of the day. I appreciate what Ms M has said about not making this transaction. And I note the odd discrepancy that this happened a full six minutes after the initial transaction.

Ms M is convinced CCTV evidence would have assisted in her case that she was defrauded. I agree with Ms M that NatWest were aware of her demands that CCTV would have resolved this complaint, so it is unfortunate that this was deleted according to the normal schedule after 60 days. However I don't think – as Ms M suggests – this was a conspiracy, just unfortunate.

I'm not completely convinced that Ms M didn't make the withdrawal but appreciate NatWest's offer of £400 as a gesture of goodwill. I believe this provides a fair and reasonable

resolution.

Ms M has argued compensation of many thousands should be payable to her. But I don't agree. Our service awards small payments in general based on the impact on an individual. I note Ms M has told us about her distress and lack of sleep, but I don't believe this would merit any more than NatWest has kindly offered.

### **Putting things right**

I'm satisfied that NatWest's offer to pay Ms M £400, along with 8% simple interest and £100 compensation is fair and reasonable.

### **My final decision**

For the reasons given, my final decision is to instruct National Westminster Bank plc to:

- Pay Ms M £400;
- Add 8% simple interest from 23 February 2023 to the date of settlement; and
- Pay Ms M an additional £100 for inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 19 January 2024.

Sandra Quinn  
**Ombudsman**