

The complaint

Mr T complains that National Westminster Bank Plc (NatWest) keep reducing the amount he can withdraw in branch without identification.

What happened

Mr T says the amount he can withdraw from a NatWest branch without identification reduces each time he goes into the branch. He was told he couldn't withdraw £1,500 without identification and then he was told he couldn't withdraw £1,000 without identification. Mr T made a complaint to NatWest. But as NatWest didn't respond to him he brought his complaint to our service.

NatWest told our service that they weren't upholding Mr T's complaint as they had followed their process. They told us the manager of the branch had made an exception by allowing Mr T to withdraw a higher amount without identification, but they advised him he would need identification moving forward.

Our investigator did not uphold Mr T's complaint. She said that based on the information she had been provided, the branch was following the correct process regarding asking for extra identification. She said the limit to withdraw funds from customer accounts in cash can change from time to time, and this is not unusual. She said although NatWest didn't send him a final response, this didn't stop him from bringing his complaint to our service, so this wouldn't affect the outcome of the complaint. Mr T asked for an ombudsman to review his 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.

Although I've noted NatWest didn't send Mr T a final response letter as they say they were still within their timescale to investigate a complaint, I'm pleased to see this didn't affect Mr T bringing his complaint to our service.

I'd like to explain to Mr T that it is not within this service's remit to tell a business how to run their processes or procedures such as what their procedure should be for branch cash withdrawals. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct NatWest to make changes to their policies and procedures, if necessary.

NatWest have forwarded our service their cash withdrawal procedures as of December 2022. This shows that the withdrawal limit that a customer would need to present identification for is £1,000 and over. So I'm satisfied that NatWest are acting in line with their procedures here. From time to time this limit may change, or the identification that NatWest require could change. This would not be unusual if NatWest feel that they need to do this to protect their customer's accounts.

I have considered that Mr T had previously been able to withdraw £1,500 in cash at the branch without extra identification. The cash withdrawal process does allow a manager discretion, and this is why this was allowed on that occasion. But Mr T has been made aware that he would need to bring extra identification moving forward if he wanted to withdraw £1,000 or more in cash, so he should bring the extra identification to the branch as discretion may not be granted in the future after he has already been told to bring the extra identification.

Based on the cash withdrawal limits we've been provided, it should be possible for Mr T to be able to withdraw up to £999.99 without providing extra identification - as long as he brought his chip and Personal Identification Number (PIN) card with him and used this as part of the withdrawal. Although £1,000 would only be a penny more than £999.99, NatWest would need to draw the line at some point. And they have taken the decision for this to be at £1,000 for extra identification. Mr T should be aware that this could change in the future, so he may wish to bring extra identification if he wants to make a large cash withdrawal at the branch. But it follows I don't require NatWest to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 8 August 2023.

Gregory Sloanes
Ombudsman