

The complaint

Mrs H complains about how National Westminster Bank Plc (NatWest) dealt with a branch visit she made to withdraw money from her account.

What happened

Mrs H says she attended a NatWest branch to withdraw money. She says she was treated badly by its staff and was charged an extra £200 by her carer as a result. Mrs H would like £500 compensation for what took place.

NatWest says Mrs H attended its branch in October 2021 and wanted to withdraw £7,000 in cash. It says it has a duty in those circumstances to make sure Mrs H wasn't the victim of fraud and says it normally asks customers to give it advance warning of such withdrawals. NatWest accepts it didn't deal appropriately with Mrs H and has apologised. It has paid £30 compensation and says it will pay the £200 carer costs if Mrs H can provide a receipt.

Mrs H brought her complaint to us and our investigator thought NatWest should pay further compensation of £45 making a total of £75. The investigator thought NatWest was entitled to question the transaction and thought it was entitled to ask for evidence of the carer costs.

Mrs H doesn't accept that view.

NatWest says it will pay the £45 compensation and says it will pay the £200 despite not having evidence of the payment.

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 have come to the overall view that NatWest has fairly agreed to pay further compensation and has fairly agreed to pay the £200 carer costs despite there not being evidence of it that I have seen.

There is no real question here that NatWest ought to have dealt with Mrs H's branch visit more appropriately. This was of course Mrs H's money and it's up to her how she spends her money. I can see that NatWest accepts it provided poor service in branch and has apologised. I have no doubt Mrs H was caused distress and concern.

I am sure Mrs H appreciates that all banks and building societies must have security and fraud measures in place to protect its and its customers money. That means on occasions as here that transactions can be questioned, and customers asked what may appear to be intrusive questions. I don't think that means NatWest made a mistake or acted unfairly by questioning Mrs H, but it could have been dealt with her more appropriately on this occasion.

I'm satisfied that Mrs H didn't suffer any financial loss as a result of what took place save for the possible carer costs. And I don't think she was caused significant inconvenience or distress. I'm also satisfied that the compensation offer of £75 is fair and reasonable.

I have not seen any evidence of Mrs H having to pay her carer an extra £200 as a result of what took place. I am not sure why such a cost would have been incurred. But in any event, I find that NatWest has acted fairly by agreeing to repay Mrs H that amount.

I make clear to Mrs H that I can't consider her other complaint points in this decision and can see that she is aware that a new complaint needs to be made about them.

Putting things right

NatWest should pay a further £45 compensation and £200 for Mrs H's carer costs as its agreed to do. This payment will be in full and final settlement of this complaint if Mrs H decides to accept my decision.

My final decision

My final decision is that I uphold this complaint in part and order National Westminster Bank Plc to pay Mrs H £245.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 4 February 2023.

David Singh
Ombudsman