

The complaint

Mr M complains about the process National Westminster Bank Plc ('NatWest') followed when he asked for a cash withdrawal from his current account. He says the branch staff were rude and unprofessional.

What happened

Mr M went into his local NatWest branch to withdraw £15,000 cash from his current account. NatWest asked him a number of questions about what he wanted the money for, and why he didn't want to send it using a bank transfer. Mr M thought this was unreasonable and complained to NatWest. A few days later, after Mr M returned to the branch, NatWest sent the money to another of his bank accounts using a bank transfer.

Mr M complained to NatWest about the process they had followed, and how the branch staff had treated him. NatWest didn't uphold the complaint.

Mr M brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. Our Investigator thought NatWest acted reasonably and had taken into account the process they'd put in place to protect consumers against the risks associated with large cash withdrawals.

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 understand Mr M will be disappointed, but for very much the same reasons as our Investigator I've decided NatWest hasn't treated him unfairly. I will now explain why.

Mr M is frustrated that after many years of being a NatWest customer he wasn't able to take a significant amount of cash out of his account. I understand that. On the other hand, I am mindful that financial businesses owe certain duties to their customers. For example, the Financial Conduct Authority (FCA) requires financial businesses to conduct their business with due skill, care, and diligence. They must also take reasonable care to organise and control affairs responsibly and effectively, with adequate risk management systems. They must be mindful of – among other things – common scam scenarios, the evolving fraud landscape, and the different risks these can present to their customers, when deciding whether to intervene.

Balancing the need to process payments and reducing the risk of its customers falling victim to a scam is a difficult task for a financial business. And, in a case like this, it can sometimes pose problems for them and their customers one way or the other. Different businesses approach this in different ways. It is not for me to stipulate how NatWest should manage this. I can only consider the circumstances of this particular complaint and decide whether they acted unreasonably here.

Initially Mr M went into a NatWest branch on 3 April to withdraw a significant amount of cash.

I want to make it clear that although our Investigator made a mistake in referring to this figure as £150,000, the amount Mr M asked for in cash was a significant amount. This error in no way impacts my decision as the process NatWest followed would likely apply to both amounts. I also want to make it clear that the funds were in Mr M's current account and not Individual Savings Accounts – although again this has no impact on the decision I've made.

The terms and conditions for the account Mr M held with NatWest explain that they are able to ask further questions of Mr M about what the withdrawal would be used for and suggest safer ways for the transaction to complete. The staff in the branch would have taken into account that Mr M wanted to withdraw a significant amount of cash, that he wasn't prepared to tell them what it was for, and he initially declined the option to send the money using a bank transfer. Although Mr M felt NatWest didn't need to know what the money was for, he told them he intended taking the cash abroad. In these circumstances I don't consider it was unreasonable for NatWest to make enquiries of this kind as they were following the guidance they and other banks had received from the FCA.

On 5 April, Mr M visited the branch again to arrange for his money to be transferred to an account he held with another bank. He was told that he needed to provide his passport to enable a bank transfer to proceed. After returning with the passport shortly after, NatWest arranged for the money to be transferred to another bank account in Mr M's name. This completed after the NatWest branch was closed and when it completed, Mr M left the NatWest branch. The process took longer than Mr M expected. But as I've already said, I don't think NatWest acted unreasonably in requesting a passport from Mr M if their process said this was required. I wouldn't expect NatWest to make public what documents they require as this would compromise any checks they may want to make.

I have conflicting accounts from Mr M and NatWest about their relationship. I can't reasonably say what happened as I wasn't present at the meetings. I simply don't have enough evidence to persuade me NatWest staff were rude or disrespectful to Mr M. From Mr M's submissions it seems that up until April he and NatWest had a reasonable relationship. Although I appreciate Mr M was frustrated with the interactions he had with NatWest around this time, I also have to take into account NatWest felt Mr M acted aggressively in the branch and was rude to their staff.

On balance the relationship broke down when NatWest decided they should take reasonable steps to ensure Mr M had safe access to his money – which they are able to do. This caused Mr M to be frustrated and unhappy with how NatWest had treated him. But, as I've already explained, I'm satisfied NatWest didn't treat him unfairly.

My final decision

For the above reasons I've decided that National Westminster Bank Plc didn't treat Mr M unfairly.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 August 2025.

Paul Lawton
Ombudsman