

The complaint

Mrs H is unhappy with National Westminster Bank Plc. Mrs H wanted to draw out a very large sum of cash (£60,000) from a bank branch. Mrs H spoke to the bank about drawing out the money, but agreement couldn't be reached on releasing her the cash.

What happened

Mrs H had a large amount of cash deposited in her bank account. She made several phone calls to NatWest in an attempt to get the cash out of her account, in one go.

Mrs H and NatWest couldn't agree on this. NatWest asked Mrs H questions about why she wanted the money in cash, what she was going to use it for, and why couldn't it help her by arranging bank transfers of the money to other parties she wanted to pay. Mrs H said she had always dealt in cash and was dealing with businesses and people who wanted to be paid in cash.

Mrs H said it was her money, it was none of NatWest's business and said she found the whole situation very stressful. Mrs H explained her serious medical conditions, disabilities, and her personal vulnerabilities. She didn't like the questions the bank asked, the way it asked and how she felt it was accusing her of money laundering and fraud.

NatWest also said a short period before Mrs H had tried to withdraw the money there had been an earlier attempt to take out the £60,000 and the bank had stopped that. Mrs H was very worried about this as she said that earlier attempt hadn't been made by her. She asked NatWest for CCTV footage of the day the earlier attempt was made. But it said it couldn't release the CCTV as Mrs H wasn't in it.

The bank said it had a duty to protect itself and its customers from scams and so it wouldn't let Mrs H draw out £60,000 in cash based on the discussions they'd had with her. But it did accept there had been service failings along the way and offered Mrs H £500 compensation for the distress and inconvenience caused.

Mrs H brought her complaint to this service.

Our investigator didn't uphold the complaint. On the main point, he accepted NatWest's position that large cash withdrawals can be an indication of a scam. He also noted NatWest was acting in line with the account terms and conditions. So, he felt it had acted fairly and was considering Mrs H's vulnerabilities and disabilities. He felt the offer to transfer money electronically from NatWest was reasonable considering Mrs H had mentioned needing to pay a solicitor.

Mrs H was keen to listen to all calls between her and NatWest as she said she had a call that invited her into the branch the next day to collect the cash amount in full. Only for her to feel humiliated the next day when the branch wouldn't give her the money. This recording wasn't available, but our investigator accepted NatWest's point that there may have been a misunderstanding or a miscommunication during that particular call. He said it was highly unlikely for NatWest to have offered this and suspected there was confusion over the

amount Mrs H wanted to withdraw. Although Mrs H found the whole incident highly distressing our investigator said NatWest was trying to safeguard her and hadn't done anything wrong. He felt the £500 for the inconvenience caused was reasonable.

Mrs H didn't accept this and asked for her complaint to be passed to an ombudsman for a decision.

In my recent provisional decision, I said:

"I haven't gone into absolutely every detail in this decision of every issue. But I have read and considered every detail of all the points raised. I think it's important for clarity that I do lay out much (but not all) of the complaint factors here.

Mrs H has been clear all along that all she wants is for NatWest to give her access to her money, in cash, and in one lump sum.

Mrs H said that NatWest did contact her to say that was possible and she could visit the branch the next day and it would let her take out the full £60,000 cash. Unfortunately, this call was made from a NatWest mobile and therefore there is no recording available.

Mrs H said she felt NatWest were unhelpful throughout. Mrs H was on her own without support, has life threatening illnesses, long term health conditions, disabilities, and issues with her mobility. She didn't feel that NatWest took any of this into account.

Mrs H said she was accused of fraud, money laundering, and tax evasion. She was unhappy with the many different attempts made by NatWest to make her explain and document exactly what she was doing with the money. Mrs H felt she was being discriminated against by NatWest due to her disabilities.

Mrs H said she kept asking the bank to investigate and explain to her what happened with the attempted fraud on her account when somebody else tried to withdraw her £60,000 a few days before she tried herself. She asked for CCTV footage but said the bank never sent it claiming it couldn't because she wasn't in the footage.

Mrs H said due to her disability she was unable to use smart phones or computers as they could trigger her condition. Also, Mrs H said throughout her life she had always used cash and always dealt with businesses and people that used cash. She didn't like to use debit cards and said it had all worked for her for all these years, so she wasn't interested in the banks offers to send money by electronic transfer.

Mrs H referred to numerous different things she was doing with the money. She said her property had needed some work doing to it following some storm damage. Because she hadn't been able to draw out cash the builders had stopped work, and the work wouldn't be completed until Mrs H was able to get cash from the NatWest account.

Mrs H also said she didn't have the money to have her late husband's ashes interred. She noted NatWest had asked her for proof of the costs but pointed out that the only proof she could give them for this was to take in the casket containing his ashes to the branch.

Mrs H said she needed to pay her solicitor who would take cash and she owed other people that she wanted to pay off.

Mrs H said now she was on her own she also needed the money for an electric wheelchair, she said without it she really struggled to get around. Without the new wheelchair she had

suffered further injuries and broke her ankle. She said this was NatWest's fault for not releasing her funds to her and she was now struggling even more due to this injury.

As no movement had been agreed Mrs H was now instead making regular almost daily cash withdrawals from a local post office for £1,000 a day. By doing this she had managed to withdraw £53,000 but was having to go out every day apart from Sunday to do this. Again, Mrs H said this was because NatWest wasn't considering her or her needs and wishes.

Mrs H was unhappy with many of her interactions with NatWest. In its final response NatWest worked through each of the issues it had noted. I've detailed these here:

Issue 1

This was a call on 14 March 2024 where NatWest questioned the purpose of the withdrawal. Mrs H wanted the call recording but as it was made from a work mobile there was no record. NatWest was satisfied that it had followed its procedures to ensure Mrs H didn't suffer fraud or physical harm.

Issue 2

When NatWest contacted the police to visit Mrs H at her home, it said it did this because of fears for her safety. NatWest said it followed its guidelines in line with the Consumer Duty regulations and moral grounds. Although it accepted this was a bad time for Mrs H and would have upset her it said it acted in the right way.

Mrs H didn't agree. She said after dealing with NatWest on this day she had to take some medication when she got home. Mrs H said she was under specific instructions to take her medication and then lie down in bed for 2 hours straight after. Mrs H said halfway through this the police turned up at her home. This meant she had to get up and deal with the police, she said this was very difficult for her.

Issue 3

NatWest said Mrs H had come into the branch "and demanded the money." It said prior to that Mrs H had dealt with the bank by phone.

It said there was no record of the call Mrs H referred to and so it felt there must have been a misunderstanding. And the branch had got it wrong mistakenly suggesting Mrs H had already visited when it turned out that had been a fraudulent attempt by someone to take the money. The bank accepted mistakes had been made here.

Issue 4

Mrs H was unhappy that she was called from a mobile number by NatWest staff. She said her personal details shouldn't be held on staff's personal phones. But NatWest confirmed these were staff corporate mobile phones and Mrs H's personal details aren't recorded on the device.

Issue 5

Mrs H didn't like her treatment from branch staff when she did go into the branch to withdraw the money. Mrs H said staff were smirking throughout the conversation. Mrs H said staff told her they were "not happy" about giving her the money. She said staff asked her why she would come to the bank branch when she was disabled. Mrs H was also very upset and said

a staff member waved a mobile phone in her face which could have triggered one of her conditions.

NatWest staff told Mrs H that a solicitor wouldn't accept cash in hand. But Mrs H said she had known him personally and professionally for years and he would accept it.

Mrs H was promised a call back from a manager, but it didn't happen.

NatWest maintained it has a duty of care to protect customers and the bank from scams and fraud. It said funds of this size "are normally paid to solicitors via electronic transfer." NatWest said the correct process is to offer support to complete the transfer this way.

NatWest said it acted purely out of concern for Mrs H. It said staff remained entirely professional throughout and escalation to senior staff would have been done in line with usual bank processes.

Issue 6

Staff called police as Mrs H was causing a disturbance in the branch. NatWest said sometimes staff have to deliver outcomes customers aren't happy with. It said how a customer reacts determines how staff can support them. NatWest said as Mrs H was shouting it followed the correct process.

Issue 7

Mrs H felt NatWest had no legal right to stop her withdrawing her money or ask her what she wanted the money for. But NatWest said it was satisfied the right decision was made. It said Mrs H would need to use alternative payment methods and gave her the freephone for direct transfers or said she could use cheques.

Issue 8

Mrs H said NatWest discriminated against her due to her disabilities. It said it was a diverse bank, takes allegations seriously, and conducted a full investigation including interviews with the staff involved. It said there was no evidence of bank error or improper conduct.

Issue 9

NatWest said, "You asked for a complaint to be logged on the 14th of March 2024, but this was not done. This was about issue 1.

Based on the results of our interviews with the staff involved, I'm unable to agree with this issue. All our staff are trained to ensure we understand the importance of complying with recording all complaints, especially since this is a regulatory requirement. I'm satisfied that this would have been done, had there been any indication that this was needed."

Issue 10

Mrs H didn't believe her Data Subject Access Request had been submitted. NatWest didn't accept this. It said Mrs H would receive all call recordings as soon as possible up to and including the conversation from 5 April 2024. But it was clear this wouldn't include staff mobile calls as they aren't recorded.

Issue 11

Mrs H was unhappy that she didn't get a call back on 4 April 2024. Mrs H said there was nothing on her phone line stopping the calls getting through to her. But NatWest said it tried three times around the same time that day. NatWest said, "The call disconnected without giving the option to ring, leave a message, or press an option to get through."

It said some staff had been able to reach Mrs H, but others had the same problem. NatWest had no phone system issues itself during those times so said it hadn't made any errors here. It suggested Mrs H check with her phone provider. From looking at attempts made by our investigators to call Mrs H, they too had similar problems to NatWest staff. So, I accept what NatWest said here.

Issue 12

Mrs H was unhappy with the service when she called NatWest on 4 April 2024. It took an hour for someone to answer the call, and the service wasn't good enough when the call was eventually picked up. NatWest accepted things in this call should have been handled better and the call waiting time was excessive. It apologised.

Issue 13

Mrs H was unhappy that NatWest's Data Subject Access Request Team wrote asking her for exact dates and times when she was in branch so it could locate CCTV footage. NatWest again apologised for adding to Mrs H's distress.

Mrs H was after footage prior to 20 March 2024. NatWest said "It's clear the request I submitted, which explained that you wanted the CCTV evidence if it existed (which you've stated it would not), has been misunderstood. I'm sorry this has upset you. Whilst it is normal process to ask for ID in advance of releasing CCTV recordings, if a situation similar to this arises in the future I will ensure that my submissions clearly request that the team need to review the footage themselves before contacting customers for ID, since what's been requested may not even exist."

Issue 14

Mrs H was unhappy the same letter asked for proof of identity Mrs H didn't have. She felt the bank should have known this due to her medical conditions and disabilities. She felt this was discrimination as there wasn't a phone number to call when Mrs H wasn't able to write in response.

NatWest said "Under Equality regulations, we cannot assume that a customer can or cannot do something just because of a medical condition, since we're not medical experts and you may have adaptations in place.

The Data Subject Access Request team have sent me a copy of their letter and explained that in exceptional circumstances they may be able to accept other forms of identification, however since this assessed on a case-by-case basis it's not included in their initial response.

Our Data Subject Access Request team are an internal team and do not have a customer contact telephone number. Their letter gives the option to post copies of the ID documents to us and provides the address to do so. I understand you're not able to use electronic equipment yourself, and that you've advised me you can't write, however we have a responsibility to ensure that data is being divulged to the right person.

In the case of any CCTV footage that may exist, we require photographic identification because there's no sound or other identifiable information recorded. I understand that your conditions stop you doing certain things yourself, however we cannot waive security requirements and would expect a customer to arrange for someone to support them with anything they can't complete themselves.

Although I'm unable to agree with this issue, it's really important to us that we're listening to what our customers are telling us. I've passed details of the problems you faced in relation to the Data Subject Access Request to our internal feedback team since I feel that your experience will be valuable in improving what we're already doing. Thank you for taking the time to bring this to our attention."

Issue 15

Mrs H was unhappy after making a call 11 April 2024 asking for a call back. NatWest said "I've listened to your conversation...you'd asked for me to call you at any time on the 12th of April, explaining that you had a hospital appointment on the 11 and wouldn't be available. When I went into your case on the 12th of April in preparation to make the call, you were already speaking [to a colleague]. That call recording confirms she promised I would call you back before 12, and my call was made at 11:42. I'm sorry I've not met your expectations, however I'm unable to agree with this issue."

Issue 16

Mrs H was unhappy about how long NatWest took to resolve the complaint.

As complaint handling isn't a regulated activity, I can't comment on it. So, I'm not covering the details here as I can't make a finding on them.

Issue 17

Mrs H was given the wrong date for the CCTV footage by a staff member. But NatWest is satisfied correct action was taken in that call.

Issue 18

Mrs H was unhappy with the service in her call 18 April 2024. She was asked for a four digit extension that wasn't in NatWest's letter. Mrs H didn't like her treatment and was told she wouldn't get her Data Subject Access Request.

NatWest didn't accept it wouldn't provide the Data Subject Access Request but accepted it could have given Mrs H better service during this call. NatWest apologised.

Issue 19

Mrs H was unhappy with NatWest's letter 11 April 2024 about how much longer the complaint investigation would take.

As complaint handling isn't a regulated activity, I can't comment on it. So, I'm not covering the details here as I can't make a finding on them.

NatWest concluded that it upheld issues 3, 12, 13 and 18.

It felt that compensation was warranted and awarded £500. £100 for each of the issues accepted and £200 for issue 18 as this turned into two separate calls. It paid the money into

Mrs H's bank account that day. NatWest did accept that it wasn't really about compensation for Mrs H but said it was the best it could do in the circumstances as it couldn't change what had already happened.

The reality of this case is that Mrs H wanted NatWest to give her the £60,000 in cash in one go when she visited the branch. And it didn't do that - that's the central point of this complaint.

Mrs H has found the bank's actions unhelpful, stressful and it has made her life much more difficult. And I understand her position. As far as she is concerned it's her money, she's entitled to it, and she can do what she wants with her money. Whereas NatWest are alert to large cash withdrawals can sometimes indicate financial abuse, coercion, and scams. It has a duty to protect itself and in this case Mrs H. It said such a sum would be "a huge risk to her and her funds as well as the bank." And NatWest did offer to make the payments with evidence and invoices, but Mrs H declined such offers.

NatWest was clear that it followed the police banking protocol as Mrs H had told it she was vulnerable. It hadn't got good reasons from her for taking the money and had real concern for her going out of the bank with £60,000 in cash. It also mentioned Mrs H had referred to a couple from a charity who offered to go with Mrs H to the branch for support in collecting the money.

NatWest also noted the different points Mrs H made about her reasons for the cash. The solicitor, some non-descript building work, her husband's ashes, and the electric wheelchair.

So, in terms of the initial action I accept NatWest acted fairly and reasonably when it declined to allow Mrs H to take out £60,000 in cash in one go. NatWest specified the terms and conditions within its account it was relying on when it wouldn't release the cash to Mrs H. I think it was appropriate action in order to protect her account and her money.

I also think it was fair to offer other methods of payment and support in using those.

Regarding the phone call letting Mrs H know she could come and collect £60,000 in cash the next day I accept that this must have been some sort of miscommunication or misunderstanding. I think it would be rare for the bank to agree to such action in such circumstances. I accept that's what Mrs H wanted and what she thought was going to happen. But I don't think NatWest would do that as it runs against account terms and conditions along with guidelines and regulations.

I think it follows that in view of the different expectations that went with the branch visit, emotions would have been running high. Anyone in Mrs H's position would have been hugely upset, frustrated and potentially angry at not being given the cash. So, I think it's possible in such a highly charged situation that tempers may have frayed, and Mrs H herself suggested she wanted to shout to the whole city about how she was being treated. I can also see how when she ended up in tears it was members of the public rather than NatWest staff who came to her aid. Looking back now it looks possibly heavy handed that the bank followed a process that led to the police being called against a vulnerable, disabled lady. But I understand that NatWest staff felt they had to follow a certain process in a certain situation.

Similarly, I accept NatWest felt it had to contact the police on another occasion when it feared for Mrs H's safety and in line with its duty of care to its customers. Again, it's unfortunate that this is the last thing Mrs H needed or wanted in her particular circumstances.

The bank is well aware Mrs H moved on and found her own way of taking out the cash through the post office. And this still would have been very difficult for her to carry out considering her vulnerabilities and health conditions and the effort she has had to make to draw out the £1,000 cash on a virtual daily basis. Our investigator noted this had reached £53,000 at that point and by now would no doubt be much more.

NatWest said it would advise Mrs H her actions are risky and unsafe, especially considering her vulnerabilities. But it also feels to me as though NatWest has slightly missed the point. Mrs H has been clear all along what she wanted to do, intended to do and that she would find a way to do it.

Mrs H was also clear that she didn't find any actions of the bank helpful to her and her circumstances. Mrs H's perspective on what was happening didn't change, she was very clear on how she saw things throughout.

She was very concerned about the fraudulent attempt to take out her cash prior to her trying to take the cash out herself. Even though she was very worried about this and made requests to NatWest for CCTV footage and to find out what was going on I don't think the bank were particularly supportive on this point. I'm not sure how much of an investigation there was. I'm unclear how much of an attempt there was to put Mrs H's mind at ease about it. I think anyone would be extremely keen for the matter to be cleared up and explained to them and that's before considering Mrs H's own individual circumstances, medical problems, and vulnerabilities. I think NatWest was quite right when it told Mrs H she couldn't have the CCTV footage as she wasn't in it, but it doesn't appear to have done any more than that, and certainly didn't put her mind at rest. Instead, it awarded her £100 for this element of her complaint (issue 3). I don't think that's fair or reasonable. This has been a worry for Mrs H throughout and I don't think NatWest fully explained or resolved it.

I've listened to all the phone calls that took place. And Mrs H makes similar points throughout. She talks about being treated like a human being. She talks about her needs and wants as a customer. Mrs H is clear about what problems and issues NatWest is causing her. And I can't argue that NatWest has certain processes that it has to follow. But I also have to note that it would have got even more frustrating for Mrs H to hear the same message time and again. Mrs H never really speaks with someone who was able to connect enough with her, listen to her, understand her circumstances, and try to find a way of explaining to her what was happening and why this was to protect her. Likewise, no NatWest staff seemed to follow up and go that extra mile to provide her with enough support to truly understand its reasoning for declining to give her the money. It also didn't make certain call backs at certain times when it promised to.

NatWest never discussed with her about her injuries she claimed were caused because it stopped her buying the electronic wheelchair.

But I think when it came to sending her a final response letter NatWest did try to cover off many of the key aspects for the complaint.

Throughout the complaint I felt during the telephone calls I don't think NatWest was really hearing Mrs H and what she was saying. It was clear she was going to take out the money one way or another and it ends up feeling to Mrs H that the bank was just trying to stop her doing that rather than finding a way to help her. I accept the bank are limited in what it can do, but I would have thought it might have staff suitably trained and experienced to be able to talk Mrs H through it. It was obvious she was upset and needed support, but I don't think NatWest ever really came to terms with that. I don't feel that NatWest discriminated against Mrs H, but I do feel that it could have taken more care and time in supporting her in this situation.

Further, Mrs H wouldn't have expected to feel accused of fraud, or money laundering. But that was how she did feel after conversations with NatWest.

Mrs H said she didn't really want cash as compensation. She wanted the bank to do what she had asked it to do – and no more. But it's also clear that Mrs H found a way of getting to her cash, so effectively she resolved the situation for herself. But I don't feel that exonerates NatWest I feel it did let her down. Some of the telephone calls could have been handled so much better. Some of the service Mrs H received left a lot to be desired, and although I've already accepted the bank has certain processes it needed to follow, I don't think the bank did enough to consider Mrs H on a personal level and think about how she wanted to be treated and how to find a way to help her.

I think NatWest did struggle to deal with Mrs H's requests and delayed matters further. There's no question Mrs H has had to spend much more time and effort to deal with matters due to the mistakes and delays in service and lack of responses and call backs from NatWest.

I'm mindful of where we are now though. And I've no wish to prolong what has been a lengthy and frustrating time for Mrs H. But I don't feel NatWest did enough to resolve the problems this situation caused for her. I think it would be fair and reasonable for NatWest to do a bit more.

But I think Mrs H should have a choice on what action she wants it to take next. I think NatWest should either pay Mrs H a further £500 compensation for the distress and inconvenience it caused her through the poor service it provided. Or if Mrs H prefers, she can nominate a charity and let us know and we will ask NatWest to donate the £500 to her chosen charity."

Responses to my provisional decision

NatWest accepted it.

Mrs H didn't accept it.

Mrs H said she was still in the same position if she wanted to withdraw a large amount of cash again.

She said there was no misunderstanding, and she was invited into the branch to collect £60,000 in cash. Mrs H said there must be a record of this somewhere.

Mrs H is still unhappy and said NatWest said she went in demanding the money.

Mrs H said she was unhappy about the £500 and would not trust NatWest to send the money to charity.

Mrs H wants to know what more evidence she can provide. She wants NatWest to stop withholding her money.

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.

Unfortunately, there's no recording of the call Mrs H said was inviting her into the branch to collect the £60,000. Mrs H at the time was unhappy as she said calls were made from mobiles to her home phone. But NatWest confirmed mobile calls aren't recorded and it confirmed customer personal details aren't kept on the mobile phones. So, there's nothing more I can add on that.

The bank is adamant it would never have agreed to Mrs H taking out such a large amount of cash. She says it did and invited her in to do it. Mrs H is unhappy with this being called a misunderstanding. But that's the only way this can be explained. Banks aren't comfortable from a security point of view with customers leaving a branch with large cash sums due to the risks it presents. I think Mrs H would find other banks would take a similar approach.

Because Mrs H was so upset at her treatment, I used the provisional decision to increase the award due to the impact on her.

Mrs H doesn't trust NatWest to pass the money on to a charity and hasn't accepted either option offered in my provisional decision. The fairest thing I can do is ask NatWest to pay the money into Mrs H's account and then she can choose what to do with it.

I think Mrs H has provided everything evidence wise that she can. If she does have other evidence that she thinks would change the situation she can send this in. But I think she would have provided it already.

Based on the responses I see no reason to change my provisional decision and it will become my final decision.

Putting things right

- Pay Mrs H a further £500 compensation for the distress and inconvenience caused.

My final decision

I uphold this complaint.

I require National Westminster Bank Plc to:

- Pay Mrs H a further £500 compensation for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 21 February 2025.

John Quinlan
Ombudsman