

## **The complaint**

Mr S complains that he was unable to withdraw monies from a savings account with National Westminster Bank Plc, without going into a branch.

## **What happened**

In November 2024, Mr S switched out his current account with NatWest to another bank. However he then found that when he tried to transfer the monies from his savings account he wasn't able to do so. He contacted NatWest via its online chat and was told that he could only transfer monies out of this sort of savings account to another NatWest account. As he no longer had a current account with NatWest the adviser told him he could either open a new current account or go into a local branch who would be able to transfer the monies to his new bank account.

Mr S complained to NatWest and explained that as he only had £10 in the account it would cost him more than that to visit a branch. It explained that that was the correct process for that type of savings account, but as an exception agreed to transfer the balance on the account to its suspense account and issue a cheque to Mr S.

Mr S thought the process was unfair and that it dissuaded customers from switching their accounts.

On referral to the Financial Ombudsman, our Investigator explained that they wouldn't be able to make NatWest review its processes and wouldn't be recommending that the complaint be upheld.

The matter has been passed to me for an Ombudsman's consideration.

## **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 that the savings account Mr S had with NatWest was a "non payment" account. This means that according to its terms and conditions, a withdrawal from the account could only be made to a "payment" account. That meant in Mr S's case a current account.

And I understand that following his switching of his current account he no longer had an account that he could transfer monies into from the savings account. Instead he would have had to go to a branch to withdraw the monies, or open a new current account. Neither of which would have been very convenient for him. Whilst I understand that it's arguable that the switching process should've made this clear, we also look at how the bank resolved the matter.

In Mr S's case, as the balance in the savings account was only £10, NatWest agreed to make an exception and to send him a cheque for that balance. I accept that Mr S had to pay

that in but I'm aware that the bank he switched his current account to accepts online payments of cheques through its app.

So I think that NatWest resolved Mr S's complaint fairly. To be clear we wouldn't award compensation for what might have happened. So I can't take into account Mr S having to take time off to visit a branch or if he'd needed monies in an emergency. And if NatWest chooses to use that process in respect of its non-payment accounts, then we don't have the power to ask it to change its processes or to review it. My decision relates to Mr S's complaint only.

So as NatWest has resolved Mr S's complaint I don't intend to ask it to take any further action.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 March 2025.

Ray Lawley  
**Ombudsman**