

## **The complaint**

Miss M is unhappy with the service she received from National Westminster Bank Public Limited Company (NatWest) when she attempted to deposit £6,000 cash in branch, into her current account.

## **What happened**

Miss M went into a NatWest branch, late on a Friday afternoon, to deposit £6,000 in cash. But when Miss M was unable to provide proof of the source of the money to the adviser, the transaction was declined. Miss M has said she felt the staff members were rude and unhelpful. Miss M says security was then called and she was escorted to the door by members of staff. Miss M started filming staff members who then told her a marker would be added to her account.

Miss M said she was left feeling shaken by NatWest's treatment and raised a complaint as she was unhappy with the service she received. Miss M returned to branch the following Monday and was able to deposit the funds, without being asked for further evidence.

NatWest didn't uphold Miss M's complaint saying there had been no error in the restriction of the deposit in line with their terms and conditions of the account. Staff members also disputed Miss M's recollection and said they had felt threatened by her behaviour. As Miss M remained unhappy, she brought the complaint to our service.

Our investigator looked into the complaint but agreed there had been no bank error. Miss M disagreed and remained unhappy with the service she received from NatWest. She believes there is an inconsistency with NatWest's process and she had been caused inconvenience as she needed the money in her account to show available funds needed for a house purchase.

As Miss M remains unhappy – the complaint has been passed to me to decide.

## **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've broadly reached the same outcome as our investigator. I appreciate Miss M was distressed by what happened and this will be disappointing for her, but I'll explain my reasons why.

### **Attempted transaction**

I would like to assure Miss M and NatWest I've considered everything both parties have said and provided to reach my overall decision. But I've concentrated on the main issues and what I believe to be the crux of the complaint. If I haven't commented on a particular point, that doesn't mean I haven't considered it.

In terms of the transaction being declined, it appears that both parties are broadly in

agreement about what happened. Miss M has explained she originally tried to deposit the money via NatWest's cash deposit machines – but she was told it would be more efficient to wait for a cashier. Miss M said she had to wait a significant period of time for an adviser to become available. However, NatWest have explained that the maximum Miss M would have been able to deposit via the machine was £3,000 – so I'm satisfied that she would have always had to wait for an adviser to assist with the transaction.

The adviser has explained she began serving Miss M roughly 5-10 minutes before closing time. And when they asked Miss M where the money had come from – she explained she'd withdrawn the money from a different bank, some months ago, and no longer required the cash. The adviser said she asked Miss M why she had not tried to deposit the money back to the original bank, but Miss M explained the other bank's branch was closed. The adviser has commented she felt this was an unusual transaction, not least because it was happening so late in the day on a Friday afternoon. £6,000 isn't an insignificant amount of cash and I find it reasonable the adviser asked Miss M questions and asked to see evidence about the source of the money.

Miss M didn't have a receipt for the previous withdrawal/s but attempted to login to her online banking with the other bank. This took time as she didn't know if she remembered her login details. Testimony from the adviser says they allowed Miss M time to do this and went to speak to a senior colleague to ask if anything more could be done. But when the adviser returned, Miss M had still not been able to login. The adviser said she allowed a further 3-5 minutes but then explained if Miss M couldn't show proof, the transaction would be declined. At this point the adviser commented Miss M became irate and said the adviser needed to allow her time to provide the proof asked for. The adviser went back out to speak to her colleague who then returned with the adviser to explain to Miss M the transaction was declined, and she'd need to return another day or attend her original bank on Monday.

Term 2.2 of the terms and conditions of Miss M's account explains the reasons why an instruction may be delayed or refused. One of these reasons explains where a customer's instructions appear unusual, and NatWest want to carry out further checks.

NatWest explained there is no set reason or procedure where more evidence or checks may be carried out and ultimately this is down to the discretion of the adviser. I appreciate Miss M feels this is unfair and not a consistent approach which is potentially open to bias. I also can appreciate why she feels this way considering she was then able to deposit the money in branch seemingly without providing evidence a few days later. However, the adviser on that occasion also confirmed that it was down to the discretion of the adviser. So overall, I find the actions of the advisers on the day in question were reasonable. And the transaction was declined in line with the terms and conditions, when evidence couldn't be produced when it had been asked for.

I'm pleased to hear Miss M was able to successfully deposit the funds on the following Monday, which would suggest little financial impact was caused.

I note Miss M has since said the funds were needed to be shown in her account to demonstrate available funds for a house purchase. I've not been presented with any evidence to demonstrate this, but I find that even if the funds were deposited that late on a Friday afternoon – there would have been little more progress that could have been made regarding a house purchase at that time of day. And I also need to consider that Miss M had left it very late in the day to deposit money, so I don't consider she had fairly mitigated any potential impact if the deposit was so urgent. So, I agree with our investigator that there appears to have been little financial impact caused here.

Service received

Both parties have stated the other was rude or irate in their interactions. And like our investigator – I can't say for sure what happened in branch that day. So, where evidence is inconclusive or incomplete, I need to make a finding based on the balance of probabilities and consider what I think is most likely to have happened.

I do recognise being refused a transaction would have been a distressing and frustrating event for Miss M. But as above, I find that it was reasonable for NatWest to do so.

I've reviewed the recordings Miss M has provided which includes a 21 second snippet of what happened on the day. Miss M clearly felt it was necessary to film the interaction and I note she was being escorted to the door of the branch by members of staff. There are no other customers in the branch and the clip highlights the adviser saying the branch had closed at 4:30pm – so I'm satisfied this confirms the events had happened following closing time and likely that Miss M had been asked to leave the branch. I also note prior to the adviser realising they were being filmed, they were speaking to Miss M in a calm tone.

I don't doubt Miss M's strength of feeling of this matter and that this was an upsetting incident for her. But I also need to consider that the staff members felt it necessary to call security themselves, and so also take into account that they too would have found the interaction distressing.

Overall, I don't think the bank were wrong to ask Miss M to leave the branch when the branch had since closed and the transaction had been declined. I appreciate Miss M may have been upset by NatWest's comments – made after she started filming them – about their ability to add markers to accounts where staff members may feel threatened by a customer's behaviour. But this isn't an unusual step for a bank to take and more extreme behaviour can result in an account being closed, as detailed within the terms and conditions of Miss M's account. Having said that it doesn't seem that a marker was added and there's been no further suggestion by the bank that her account will be closed as a result of this interaction. Overall, I can appreciate why NatWest didn't consider they had treated Miss M unfairly.

Finally, I note Miss M has since raised an additional complaint point regarding her personal data being shared during her second visit to branch. Having listened to the recording I note that the adviser was keeping their voice low in order to speak to the adviser serving Miss M. And overall I don't think any personal data was shared unnecessarily with the member of staff or that what was disclosed would amount to a data breach. Regardless, at this point, the adviser had completed the requested transaction for Miss M and her money had been successfully deposited.

### **My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 23 May 2025.

Laura Davies  
**Ombudsman**