

## **The complaint**

Ms P complains about the service she received from NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY when she wanted to make a cash withdrawal in branch.

## **What happened**

Ms P went to a branch of NatWest and asked to withdraw the remaining balance in her account. Ms P says she was kept waiting for an hour – having been told the staff were carrying out checks, but the branch staff had called the Police.

NatWest says that it held details on Ms P's account indicating she was vulnerable, and branch staff were aware that she had made other cash withdrawals that day. It said this prompted the staff to ask Ms P questions about why she wanted to withdraw further cash, and that Ms P gave contradictory answers. As a result, it evoked The Police Banking Protocol as it had concerns Ms P was being scammed. It added that Ms P shouted and used inappropriate language towards the staff.

Ms P referred the complaint to us. She said she hadn't used inappropriate language or shouted at branch staff. And she feels compensation is due for the way the branch staff treated her.

One of our investigator's looked into the matter but she didn't uphold the complaint. She acknowledged the upset caused to Ms P. But overall, she thought NatWest had provided sufficient evidence to show its actions were intended to protect Ms P and her account.

Ms P didn't agree. She said – in summary, that she had provided the same consistent answers to the questions NatWest asked and it was for her to decide how she spent her money. And she maintained the branch staff had treated her unfairly.

The investigator considered Ms P further comments, but she didn't change the outcome she had reached on the complaint. She acknowledged that Ms P remained upset by NatWest's actions, but she explained that NatWest has a duty of care which she felt it had complied with. As agreement wasn't reached, 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.

I appreciate that I've only summarised the background to this complaint above. So, I want to reassure Ms P that I have read and thought carefully about everything she has said and provided. If I have not mentioned something she has told us, it's not because I've ignored it. Rather, as an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to concentrate on the crux of the issue.

I'd like to start by saying I'm sorry to hear about how this situation has affected Ms P. She's told us about her health circumstances, and I do appreciate that being asked the reasons for making cash withdrawals and the Police being called was upsetting.

Sadly, scams are very common and often involve people being asked to go to branch and withdraw cash. It's also not unusual for customers to be told by the scammers not to tell bank staff what the money is for – as part of the scam itself. As a result, all banks and building societies – including NatWest – have processes and systems in place to prevent their customers as well as themselves from the risk of financial harm due to fraud.

NatWest's terms and conditions set out the circumstances in which it can refuse to carry out an instruction from their customer (in this case, withdrawing the balance in an account in cash). The terms include where NatWest *'reasonably believe it's appropriate in order to protect your account'*. Here, Ms P's account was a savings account with a small balance, and she had already made some cash withdrawals earlier that day. So, taking this into account, and that NatWest has provided evidence that it held a record of Ms P being a vulnerable consumer, I'm persuaded that NatWest had genuine concerns that Ms P might have been the victim of a scam. And therefore, I'm persuaded it was reasonable for NatWest to ask Ms P about why she was making withdrawals from her account.

I acknowledge that Ms P was further distressed to find the Police had been called. NatWest says because of its concerns it evoked The Police Banking Protocol. I think it would be helpful to explain that The Police Banking Protocol is a UK-wide scheme where bank staff can alert Police if they suspect a customer is being scammed. This allows for an immediate Police response to the bank branch, enabling officers to investigate the potential fraud and potentially apprehend the criminals. The protocol aims to protect vulnerable individuals from falling victim to scams.

I appreciate there is a dispute about whether Ms P answered the questions NatWest asked and/or if she was inconsistent in giving any answers. And both parties have given differing accounts about how Ms P spoke to the branch staff. And I've thought about this. But, overall, on balance, I think NatWest evoked The Police Banking Protocol as I think it's most likely that the answers Ms P gave to the questions asked didn't alleviate the concerns NatWest had about the possibility Ms P was being scammed – particularly as she had already made some cash withdrawals on the same day and as it had a record of her being a vulnerable person. Given this, I'm persuaded NatWest's actions to be reasonable.

I understand that after the Police arrived, they ultimately asked Ms P to leave the branch, and she did so without making the cash withdrawal. But looking at Ms P's account records, it seems she removed most of her funds out of the account a few days later. The transaction history I've seen suggests only minimal balances remain. I will leave it for Ms P to contact NatWest to make arrangement for the balance to be paid to her and close her accounts if she wishes to do so. And I would expect NatWest to action any such request.

Overall, I do understand Ms P's strength of feeling about being questioned on what she intended to use her own money for and why she returned home distressed at what she perceived to be unfair treatment by the branch staff. But I'm not persuaded, looking at everything in the round, she was treated unfairly.

### **My final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 15 July 2025.

Sandra Greene  
**Ombudsman**