

## The complaint

Mr and Mrs O complained about the actions taken by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') and the service it provided when Mr O wanted to transfer a large cash sum out of the account.

## What happened

Mr and Mrs O held a joint account with NatWest. A five-figure amount was transferred into their account in May 2025. Mr O wanted to pay the funds out of the account and he phoned NatWest to arrange this. He was unhappy to be told that his only options were to make the payment in person in branch or ask his wife to make the payment via NatWest's mobile banking app (as she was registered to do this). And he was dissatisfied with his experience in the branch when staff felt he hadn't answered security questions satisfactorily and declined to make the payment.

When Mr O complained, NatWest said he'd been correctly advised about his payment options over the phone. And when he'd attended in branch, staff had followed due process but been unable to complete the payment when Mr O couldn't satisfy relevant security checks.

When Mr O brought the complaint to us, our investigator didn't think that NatWest had done anything wrong. She thought that NatWest had acted appropriately and in line with its compliance responsibilities. And she didn't feel there was any evidence to support Mr O's concerns that he'd been unfairly discriminated against as he'd suggested.

Mr O disagreed with the investigator's view and further correspondence followed. He mainly relied on the fact that he'd subsequently been able to complete the transfer at a different branch which he said was: *'...compelling evidence of a fundamental inconsistency in NatWest's application of its policies...'* And he didn't feel the investigator had given due consideration to other issues he'd raised: *'... such as the false claim of communication and the biased questioning'* which he said demonstrated a pattern of unfair and unreasonable conduct by NatWest.

Mr O requested an ombudsman's review so 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.

This includes listening to the call recordings provided.

Having done so, I've decided not to uphold Mr O's complaint. I'll explain why.

My role is to consider the evidence presented by both parties and reach what I think is an independent, fair and reasonable decision based on the facts of the case. I must be impartial. My findings are made on a balance of probabilities, in other words, what is more likely than not, based on the evidence provided by the parties. So I've looked at what happened with this in mind. If I haven't covered every single point mentioned during the course of this complaint, it doesn't mean I haven't considered the evidence and everything Mr O has said. It just means I haven't needed to refer to things in the same amount of detail as Mr O to reach a decision. My focus is on the key issue I need to decide – whether NatWest has treated Mr O fairly and reasonably overall.

In coming to my decision, I've thought carefully about Mr O's concern that NatWest discriminated unfairly against him. Our service is unable to make findings on whether or not something constitutes discrimination under the Equality Act 2010. This is because we are an informal alternative to the courts and only a judge can give a formal decision on whether or not the law has been broken. I have however taken into account the relevant law, including the Equality Act 2010, as well as regulatory requirements and best industry practice when deciding whether or not NatWest has acted in a fair and reasonable way here.

I appreciate that Mr O feels strongly that NatWest had no good reason to refuse to process his original transfer request over the phone. But NatWest can't simply rely on Mr O authorising the payment even though he was attempting to remove money from an account where he was a joint account holder and he said the money was his.

In order to arrange transfers over the phone, Mr O first needed to be registered for online and telephone banking. Although he'd previously been registered to do this, he needed to re-register for these services after being locked out some time earlier when he'd failed part of the security process. From listening to the call recordings provided, I am satisfied that NatWest's call handler correctly explained that Mr O's options in these circumstances were:

- to re-register for online and telephone banking, but given that Mr O didn't want to do this, otherwise to
- attend in branch to make the transfer, or
- ask Mrs O to complete the transfer - as she would be able to do this via her mobile app access if she phoned NatWest to complete the additional security needed to make such a large transfer.

I'm aware that Mr O challenged the call handler's line of questioning when he was asked if there was anyone else present whilst Mr O was conducting the phone call. But that's a normal part of telephone bank security and having heard the call, I am satisfied this was a reasonable enquiry. There was clear evidence of other voices on the line and whilst that may have just been a technical issue, I'd expect the call handler to check this with Mr O. The call handler accepted Mr O's assurances that he was alone.

I am sorry that Mr O's experience in the first branch he went to led to him wanting to complain further when staff wouldn't process the transfer. But I must take into account that NatWest has legal requirements it must observe and regulatory obligations imposed by the Financial Conduct Authority ('FCA').

This means that NatWest has to have processes in place to help ensure it takes reasonable steps to counter fraud and keep customers' money safe. I can't fairly say that NatWest made any error here when the transfer Mr O wanted to make prompted security checks.

NatWest's terms and conditions, which Mr O would've signed up to in order to be able to use the account, allow it to withhold paying money from the account in these circumstances.

And had Mr O engaged more fully with NatWest at the time and been prepared to answer its questions, I think it's likely that this would have enabled NatWest to approve the payment sooner (given that this was ultimately what happened).

I appreciate that Mr O found NatWest's questions intrusive and he didn't agree it was entitled to the level of detail it was pressing him to provide. But I can also understand why, from NatWest's point of view, it had grounds for valid concerns about whether it could safely approve the transfer Mr O wanted it to make, especially having regard to the substantial sum involved. I've taken into account what Mr O has said about the way he was treated in branch and also the information provided by the branch staff who dealt with him. To uphold his complaint there would have to be persuasive evidence that made it more likely than not that NatWest did something wrong. But I have not seen any such persuasive evidence in this case. I'll explain why.

How businesses choose to operate and their internal processes come under the oversight of the regulator - the FCA. Although Mr O has objected to how NatWest treated him, I don't consider it was unreasonable for NatWest to ask Mr O to explain the source of the funds and to press him for more information than he was willing to share. Despite attempting to find out from Mr O the information it needed to know, NatWest wasn't able to be satisfied that it could safely approve Mr O's transfer. In these circumstances, NatWest was required to refuse to complete the transfer.

It makes no difference to the outcome that Mr O went to another branch and was able to complete the payment he wanted to make. Banks have an obligation to take steps to keep customers' accounts and money safe. Sometimes this can mean the bank identifies and blocks legitimate payments that a customer wants to make. Understandably, this can cause distress and inconvenience to a customer when that happens – but it doesn't necessarily mean the bank has acted incorrectly or unfairly.

Bearing all this in mind, I think NatWest acted fairly and reasonably when it applied bank policy and declined to allow the transfer Mr O wanted to make. Responsibility for approving the transaction rested with NatWest and I am satisfied that it had valid reasons for concerns and that its actions in this situation weren't disproportionate when his transfer request was initially declined.

I'm very sorry for how what happened made Mr O feel. But I've seen nothing to suggest that NatWest treated Mr O differently to any other customer in this situation. And, on balance, for all the reasons set out more fully above, there's not enough evidence to say he was treated unfairly by NatWest.

I hope that setting things out as I've done helps to explain how I've reached my conclusions.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O and Mrs O to accept or reject my decision before 23 October 2025.

Susan Webb  
**Ombudsman**