DRN-5752098

The complaint

Mr R complains that The Royal Bank of Scotland Plc (RBS) has limits to his ATM withdrawals and this meant he was further inconvenienced by its decision to close his local branch.

What happened

In March 2025 Mr R spoke to RBS about his cash withdrawal limit on his debit card. He said he wanted to withdraw a higher amount than his withdrawal limit. He's told us that RBS agreed to increase his limit but when he used his debit card at the cash machine, he discovered he couldn't withdraw the amount he wanted.

Mr R complained to RBS about this and that as a result of the branch closures he should have been given more options to be able to withdraw higher amounts of cash from his account.

RBS didn't uphold Mr R's complaint. It didn't agree it had made an error in its policy related to branch closures, and it also hadn't made an error with Mr R's withdrawal limit. It said the maximum withdrawal limit for personal customers was £1500 as per Mr R's account. It explained the limit was in place for balanced security and customer needs.

Mr R wasn't satisfied with RBS's response, so he referred the complaint to this service. One of our investigators looked into his complaint, but they didn't feel RBS had acted unreasonably and were within their rights to limit cash withdrawals from ATM machines and said that it was RBS's commercial decision on which branches it decides to close.

Mr R remained dissatisfied, so the complaint has been escalated to and ombudsman for a final decision.

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 reached the same conclusions as the investigator for largely the same reasons.

First, I'm very aware that I've summarised this complaint in far less detail than the parties and I've done so using my own words. I'm not going to respond to every single point made by all the parties involved. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here.

Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.

RBS has shown that all ATM limit increase requests are subject to an assessment. From the call Mr R had with RBS I understand Mr R's limit was increased from £300 to the maximum allowed of £1500. So, Mr R isn't being treated differently to any other customers that apply for an increase. And different banks will have different criteria that make up such assessments. For that reason, any bank's assessment criteria will be commercially sensitive and not something I would ask it to share.

I know Mr R is disappointed he couldn't get the increase he sought. But it's up to a bank to decide what services it's willing to offer, as allowed for in its terms and conditions. RBS has made a commercial decision not to allow an increased ATM limit above the maximum of £1500, something I wouldn't generally interfere with. And I know Mr R is still able to withdraw higher sums in branch if he wants to. So, he does have access to higher amounts if needed.

Mr R also felt the information he was provided about withdrawals from a Post Office was incorrect. Whilst I don't doubt he wasn't able to withdraw the amount from the Post Office that he wanted – I haven't seen any evidence to show that RBS made an error in the information it provided. It has explained that the Post Office should be able to allow Mr R to withdraw cash up to his ATM withdrawal limit (although he may need to make several transactions) but if he's been unable to do this that is a matter between him and the Post Office.

I've also thought about Mr R's comments on branch closures. RBS has told us that Mr R's local branch closed in June 2018 so hasn't been able to provide us with the specific information he would have been sent in relation to that actual closure. But it has sent us some recent material that would have been made available to customers affected by a branch closure, and I'm satisfied Mr R would have been provided something similar. It's likely posters advising of the branch closure would also have been displayed in its branch at the time it was closing together with information on its website. So I think RBS did what it needed to do to make Mr R aware of what was happening and some of the options available to him.

I've taken into account everything Mr R has told us, and I appreciate that the closure of his local branch has caused him disappointment and associated inconvenience. But, decisions on branch closures and withdrawal of services are, ultimately, commercial decisions for banks to take. Here, RBS likely gave Mr R reasonable notice of its intention to close the branch. This allowed Mr R time to seek any further banking arrangements had he wished to do so.

So for the reasons I've explained, I don't think RBS has done anything wrong. I've found that it likely took sufficient steps before closing the branch and in the notice it gave its customers. And, ultimately, it was entitled to make the decision with its own commercial discretion.

It's clear to me that Mr R is unhappy with the service he's received from RBS, however having carefully considered everything that happened I'm satisfied he's been treated fairly and reasonably so I won't be asking them to take any further action.

My final decision

For the reasons mentioned above, I don't uphold Mr R's complaint about The Royal Bank of Scotland Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 3 October 2025.

Jag Dhuphar

Ombudsman