

The complaint

Mrs D, who is represented by her son, complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY won't let her withdraw a large sum of cash.

What happened

Mrs D has a current account with NatWest. She had a joint account elsewhere with a substantial balance which is now in her sole name – the joint account holder sadly passed away. The balance from that account was paid into her current account by way of cheque in December 2024.

Mrs D says she went into her local NatWest branch on 20 February 2025 as she wanted to withdraw £60,000 in cash. She was accompanied by her son who's told us that he's a carer to his Mum too. She says that the staff at the branch had concerns about her withdrawing such a large sum of cash and recommended she open an ISA instead. She says that she decided against making a withdrawal that day. Mrs D says she then put in a request to withdraw cash online and was told this would take a week to organise but shortly before she was meant to go and withdraw the money she was told the request had been declined. She complained to NatWest.

NatWest looked into Mrs D's complaint and said that it hadn't done anything wrong – that cash withdrawals are the least secure way of making payments and that it has processes it follows to keep its customers safe and secure. NatWest said that in order to make a large withdrawal it would need, for example, supporting documentation from Mrs D such as an invoice. Mrs D was unhappy with NatWest's response saying, amongst other things, that she couldn't provide invoices for something she hadn't yet decided to buy. She complained to our service with the help of her son.

One of our investigators looked into Mrs D's complaint and ultimately said that NatWest had acted in line with the terms and conditions and hadn't acted unfairly or unreasonably. Mrs D disagreed and asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

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 can see that Mrs D has been into branch and spoken to NatWest over the phone about making a large cash withdrawal – she's told NatWest she wanted to withdraw £60,000 in cash. I can see too that Mrs D has given a number of different explanations as to why she wants to withdraw such a large sum of cash – ranging from it'll allow her to haggle more effectively when she's making spontaneous purchases to she wants to invest in a business to she wants to buy two cars to she wants to store the cash at home so the government won't be able to take the money from her account should it change rules on means testing. I can see that NatWest has followed its processes when responding to Mrs D's cash withdrawal requests and I can't say it's acted unfairly or unreasonably taking those processes, the terms and conditions of the account and its wider obligations into account. I agree, therefore, that this isn't a complaint that I can uphold. In this case, NatWest has, in my opinion, gone to considerable lengths to protect Mrs D from harm and explained what it would need to see in order to allow any large cash withdrawals to go ahead. Her son has been involved in the majority of the conversations – including helping to explain why Mrs D wants to withdraw such a large amount of cash.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 19 September 2025.

Nicolas Atkinson
Ombudsman