

The complaint

Mr S has complained that The Co-operative Bank Plc (“Co-op Bank”) didn’t allow him to withdraw money when using an ATM.

What happened

Mr S went to withdraw money out of his account from an ATM, but the transaction was declined. After making repeated attempts to withdraw money, Mr S was able to withdraw £250.

Unhappy with this, Mr S complained to Co-op Bank. Co-op Bank issued its final response to the complaint and didn’t uphold the complaint. Co-op Bank says that the £250 ATM withdrawal limit is a set business policy, and acknowledged that the increase of the ATM withdrawal limit for Mr S after he complained to £500 was in line with its policy on such matters.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint and they didn’t uphold the complaint.

As Mr S didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s 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 reviewed everything, I don’t uphold this complaint for broadly the same reasons that the investigator provided. I will explain why.

Mr S is unhappy as he tried to withdraw money from his account using an ATM, but his transactions were declined until he tried withdrawing £250 and this was successful.

As Co-op Bank has explained, the reason for this is because it has a £250 daily ATM withdrawal limit. Applying an ATM daily withdrawal limit is a standard industry practice and is put in place to reduce the risk caused by any unauthorised cash withdrawals that may take place. This is reflected in the account terms and conditions which say:

“Cash withdrawals

10.13 You can withdraw cash at branches, or, if we’ve given you a payment device, by using a cash machine. There’s a daily limit on the amount of cash you can take from a cash machine and or at a branch. Our daily maximum withdrawal limits can be found on our website co-operativebank.co.uk or you can contact us.”

Looking at Co-op Bank’s website, it says that there is a £250 daily cash machine limit. Therefore, I think that Co-op Bank acted fairly and in line with the account terms and conditions when it declined Mr S’s attempts to withdraw more than this amount from an ATM.

Although there is a £250 daily limit, Co-op Bank’s website does say that the daily limit can be increased in £10 increments, up to £500. And when Mr S contacted Co-op Bank to discuss his dissatisfaction about the unsuccessful cash withdrawal attempts, Co-op Bank did then

increase the daily limit to £500 for Mr S. So again, I think Co-op Bank took reasonable steps to rectify matters for Mr S.

So taking everything into account, I'm unable to conclude that Co-op Bank has acted unfairly or unreasonably.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 October 2025.

Thomas White
Ombudsman