

## **The complaint**

Mr M complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY discriminated against him by refusing to accept his photographic identification when he attempted to withdraw £4,000 from his account.

## **What happened**

Mr M has an account with NatWest. He's told us he's disabled and has sent in proof.

Mr M visited his local NatWest branch in September 2025 in order to withdraw £4,000 in cash. He says he was asked to produce valid ID but the agent he spoke to wouldn't accept his Blue Badge or a digital copy of his passport. He says he wasn't allowed to withdraw the cash because he couldn't produce a passport or driving licence. He complained in branch saying that NatWest was discriminating against him in breach of the Equality Act 2010.

NatWest looked into Mr M's complaint but didn't uphold it. It said that he'd been asked for secondary ID in line with its cash withdrawal processes. Mr M was unhappy with NatWest's response. He, therefore, referred his complaint to our service.

One of our investigators looked into Mr M's complaint but didn't recommend that it be upheld. They didn't think NatWest had acted unfairly.

Mr M disagreed with our investigator and asked for their complaint to be referred to an ombudsman for a decision. His 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'm satisfied that the branch Mr M went to in September 2025 is approximately two miles away from where he lives. I'm also satisfied that he visited the branch twice that day. In addition, I'm satisfied that:

- a) on the first occasion his request to withdraw cash was rejected because he didn't have his passport or driving licence with him; and
- b) on the second occasion his request to withdraw cash was accepted because he'd retrieved his passport in the meantime.

I can understand why Mr M was unhappy with the branch rejecting his first request – I'm satisfied that he showed the member of staff who was serving him his Blue Badge and a digital copy of his passport which he believes should have been sufficient. But because he had a passport – and potentially a driving licence – I don't think it was unreasonable of the member of staff to say no. I say that because the member of staff was following NatWest's process for cash withdrawals – a process that reflects the fact that large cash withdrawals aren't particularly safe and protects customers. In coming to this conclusion, I've taken into account, amongst other things, the fact that NatWest's requirements when it comes to large

cash withdrawals are also set out on its website.

Mr M has told us that he cancelled a holiday he was about to go on because of what happened and the stress it caused him. The evidence I've seen doesn't necessarily establish that – the dates don't line up. More importantly, because I don't think NatWest acted unfairly – having taken the Equality Act 2010 and NatWest's obligations into account – I agree that it wouldn't be right to ask NatWest to compensate Mr M for the cancellation. I am, nevertheless, sorry to hear that Mr M had to cancel his holiday.

In short, for the reasons I've just given and the reasons our investigator gave, I agree that this isn't a complaint we can uphold.

### **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 Mr M to accept or reject my decision before 7 May 2026.

Nicolas Atkinson  
**Ombudsman**