

The complaint

Miss F is unhappy with the difficulties she experienced when trying to make a transfer from her National Westminster Bank Public Limited Company trading as Ulster Bank Limited Edition Saver account.

She also complains that her request to close the account was not actioned.

What happened

On 1 December Miss F tried to make a transfer from her Limited Edition Saver account to repay finance with another provider. The limits in place on her mobile banking app meant she was unable to do this and so she called Ulster Bank for assistance.

The agent taking Miss F's call explained she could increase her payment limit via the mobile app and talked her through how to do this. However, Miss F didn't wish to use the biometric (fingerprint or facial recognition) security required and so rejected this option. She said she felt she was being forced into using it.

As an alternative Miss F was told she could make the payment online, this would require a card reader which Miss F didn't have.

The investigator said she didn't think Ulster Bank had done anything wrong. She said Ulster Bank is entitled to put in place its own policies for how accounts operate.

Miss F says she was unable to order a card reader because the link wasn't working.

The card was later successfully ordered on 12 December with an approximate delivery time of 7-10 working days. This was received on 2 January, which our investigator said was within the expected time given the bank holidays over the Christmas period.

On 1 December Miss F made an online request to close the account, but this wasn't actioned.

Ulster Bank have told us this is because Miss F didn't provide valid account details for the receiving bank. It provided evidence to support this.

It says it contacted Miss F via email to let her know it needed more information, Miss F says she didn't receive this email and Ulster Bank couldn't provide our investigator with a copy of it.

Our investigator said that she thought Ulster Bank could have done more to let Miss F know her request couldn't be actioned.

Our investigator agreed there had been failings in the service Miss F received and said

Ulster Bank should pay Miss F £100 as compensation for the distress and inconvenience caused.

Miss F didn't think £100 fairly reflected the distress and inconvenience she'd experienced and asked that the case be referred to an ombudsman.

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 broadly agree with the investigator and will explain why.

Miss F says Ulster Bank have put barriers in place to make it difficult for her to complete a funds transfer and account closure. She says it has taken up a lot of her time.

Miss F raised a complaint with Ulster Bank about its funds transfer process on 1 December, a final response letter was issued to her on 3 December in which her options to proceed were explained.

Miss F followed up with a complaint about the closure process and what she saw as an unnecessary delay. Ulster Bank responded on 5 December with an explanation of why her request hadn't been actioned and again explained her options to proceed.

I think Ulster Bank responded to both issues promptly, and with clarity.

Miss F says that during the application stage of account opening not enough emphasis is put on the requirements and limitations involved in accessing funds. She says she feels she is being forced into using biometric security.

I've reviewed the information Ulster Bank provides including the terms and conditions of the Limited Edition Saver. It explains how transfers can be made from the account:

You can withdraw money

Using the app. You'll get access to higher payment limits if you're registered for biometric approval. This will mean you'll be able to make payments of more than £750.

Using anytime banking. You'll need to order a card reader and an Anytime banking card and PIN to make payments securely.

How to close my Limited Edition Saver

You can close your Limited Edition Saver account in the Mobile app or Anytime banking. Before you do make sure you transfer any money to a different account first.

I think the terms and conditions are clear and transparent on how customers can manage their account and move funds. Including what limitations may apply if they choose not to register for the biometric security.

The terms and conditions are provided when the account is opened and available online for potential customers to read when deciding on which account suits their needs, and for current customers to read prior to making a transfer or closing the account.

Miss F has told us that she is an experienced saver who regularly shops around. I think it's reasonable to expect her to have read the terms and conditions of the account before she opened it as part of her considerations as to which account was the best option for her.

I understand Miss F feels strongly about the use of biometrics, but businesses are entitled to set their own policies and product terms and conditions. It is not within the power of this service to tell Ulster Bank it must make changes to its policies.

I am sympathetic to what Miss F has told us about the distress not being able to access her funds has caused her. But I am satisfied that she was given the option to increase her limit by using biometric security during her first call to the bank. Whilst it is Miss F's choice to not accept this option, I can't hold Ulster Bank responsible for any inconvenience this may then have caused Miss F.

I agree with the investigator that there were some service elements where Ulster Bank could have done better.

During Miss F's first call the agent offered to make the transfer on her behalf but found she couldn't. The agent couldn't explain why this was. I think this is because the account is designed to be a 'self-service' account.

However, I think both members of staff Miss F spoke to should have been aware of and able to explain this to Miss F.

Miss F's request to close the account wasn't actioned. Ulster Bank has told this service, and provided a screenshot as supporting evidence, that this was because Miss F didn't provide a valid account number for the funds to be transferred to upon closure.

Miss F says she wasn't advised when the account closure failed, and when she called Ulster Bank the agent wasn't able to give her any more information about why the account hadn't been closed.

However, Miss F told an agent on a call on 1 December that she hadn't quoted an account number on the closure request instruction. So I can't say she didn't know why the closure request had failed as I don't think it would be reasonable for her to expect Ulster Bank to be able to close her account and transfer the balance to another provider without this information.

Ulster Bank has told us it emailed Miss F to let her know her instruction couldn't be actioned and have provided a screenshot from its internal systems as evidence of this. A copy of the actual email isn't available as it was sent as part of a standard bulk mailing. On the balance of probabilities, I think Ulster Bank did email Miss F.

System notes were added to reflect that the closure instruction had failed. However, I think the notes on the system should have been clear about why the request had failed and what information it needed from Miss F. This would have meant that the agent she spoke to when she called Ulster Bank to find out why the account closure instruction hadn't been actioned would have been able to tell her what her next steps should be.

Ulster Bank did provide a copy of a letter that was emailed to Miss F on 5 December in which it explained that she had not provided a settlement account number or sort code for the account closure, and in which it suggested that she bring the account balance to nil in order for them to complete the closure without settlement details.

Miss F says she was unable to order a card reader online because the link wasn't working. This didn't form part of the original complaint Miss F brought to this service, and she hasn't raised a complaint with Ulster Bank about this. As Ulster Bank hasn't had the opportunity to investigate and issue a final response letter about this I am unable to consider this point.

Miss F tells us that she intended to move her funds to an account with another provider and has lost out on interest she could have earned at a higher rate. As I think Ulster Bank was clear in its terms and conditions on how funds can be moved and accounts closed, I can't hold it responsible for this.

Miss F always retained the option of completing the transfer herself via the mobile app using biometrics. The agent she spoke with on 1 December suggested she could do this and then remove the biometric registration after the payment had been made. I think this was a reasonable compromise.

Whilst I think Ulster Bank makes it clear in its terms and conditions how customers can manage their money, I do think there were shortfalls in the service Miss F received:

- The agents Miss F spoke with on 1 December should have been able to explain to her why her options were limited to self-serve only.
- The agent who took her complaint on 1 December should have acted when Miss F told him she'd requested to close the account but hadn't provided settlement account information.
- The same agent could have offered reassurance to Miss F about the additional security the use of biometrics offered.

I think £100 is a fair and reasonable amount to compensate Miss F for the distress and inconvenience caused by these service shortfalls.

Overall I can't say that Ulster Bank acted unfairly or unreasonably. It has provided alternatives to biometrics, and its terms and conditions are clear as to the options available.

I realise Miss F will be disappointed with my decision, but I hope I have clearly explained my reasons.

Putting things right

I require Ulster Bank should pay Miss F £100 compensation for the distress and inconvenience caused by failings in the service it provided.

My final decision

My final decision is that I uphold this complaint. National Westminster Bank Public Limited Company trading as Ulster Bank should pay Miss F £100 for the distress and inconvenience caused by failings in the service it provided

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 13 May 2026.

Petina Edwards
Ombudsman