

## **The complaint**

Miss R has complained National Westminster Bank plc didn't give her the full £4,000 she was taking out of her account on 1 July 2024.

## **What happened**

Miss R went to a NatWest branch on 1 July to transfer money between accounts and then withdraw £4,000. She asked for the cash to be split between £20 and £10 notes.

She didn't see the withdrawal get counted at the counter but was shown to a private room and given an opportunity to count the funds. She then left the branch. Miss R returned as she found that she didn't have the £2,000 that was supposed to be in £20 notes.

She felt as she returned to the branch, they were very dismissive and didn't take any account of her vulnerability. Miss R complained further.

NatWest felt that after a review of the CCTV they were satisfied Miss R had been given the full £4,000. They confirmed she'd also have been warned that there were thieves about watching for people to come out of the branch with cash. They were concerned about her testimony of mistreatment and felt £250 was reasonable compensation.

Still dissatisfied Miss R brought her complaint to the ombudsman service.

Our investigator felt NatWest's evidence backed up what had happened. Whilst he couldn't explain how Miss R came to miss £2,000, he didn't think this was NatWest's responsibility.

Still unhappy, Miss R has asked an ombudsman to consider her complaint.

## **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 conclusion as our investigator. I'll explain why.

To help me make my decision I've reviewed Miss R's testimony along with the evidence that NatWest has provided. This includes the CCTV from the branch at the time Miss R attended and data from the till she was at that shows this balanced after that day's transactions.

I've noted that Miss R has told us that she was only given one envelope of cash despite wanting two split between the £20 and £10 notes. She's complained the cash wasn't counted at the counter and has been unsure about whether she was taken to a private room. She denies she was warned about thieves operating in the area and occasionally following individuals after they'd taken out cash in branch.

I've been able to see CCTV from NatWest which shows footage of Miss R at the counter, along with the cashier then showing her most likely to a private room. There's then footage of her leaving the branch.

What is clear is that Miss R wasn't alone when she came into branch. She had a female companion. She's told us she doesn't think that she was accompanied but the footage is clear that this person was with her at the counter and then left the branch with her holding her arm. The date and time of the CCTV footage clearly match the transaction Miss R is disputing.

There's no audio of the CCTV but the cashier was with her some time and there was quite a bit of conversation so I think it's more than likely that a clear warning would have been provided to Miss R. I particularly note that NatWest has confirmed to us local police has been keen for banks in that vicinity to deliver that warning so I see no reason why they wouldn't.

The CCTV isn't clear enough to show whether Miss R was given two envelopes or one. What looks feasible is that one envelope was placed within the other to allow Miss R to split the money into two envelopes of £20 and £10 notes when she went into the private room. What I can see is that the automated machine dispenses two lots of notes – indicating the £20 and £10 notes – and these get placed within the envelope before that is given to Miss R.

I can't explain what happened to the money Miss R is missing. There is no CCTV for the private room so I'm unable to confirm that Miss R split the money she had into the two envelopes. I know she went for a quick bite to eat afterwards and it's possible that one envelope was stolen from her there. However, I am certain that Miss R was given the cash she wanted to withdraw at the counter.

I know how distressing this must have all been and I'm sorry that I'm unable to do more to help Miss R. I'm satisfied that NatWest has done what is needed here including the compensation provided.

### **My final decision**

For the reasons given, my final decision is not to uphold Miss R's complaint against National Westminster Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 13 January 2025.

Sandra Quinn  
**Ombudsman**