

The complaint

S, a limited company, complains that National Westminster Bank Plc (NatWest) gave it conflicting information about the number of accounts it could view online.

S wants to be able to view all of its accounts without having to pay a monthly fee to NatWest.

What happened

S is a business banking customer of NatWest. After S opened some new client accounts it couldn't see all of them when using the Online Banking platform. This meant S, through its director Mr G, had to contact NatWest each time it wanted to manage the accounts, including making any payments.

Mr G was also unhappy that NatWest told him there was a £10,000 cap on the amount of money that S could send when making a payment. S said that the caps on the number of accounts and payments didn't appear in NatWest's terms of business.

NatWest has told S that to view all its accounts online, it would have to register for its Bankline service for a monthly fee.

Mr G is unhappy that NatWest wants to charge S for services that should be free with its business account.

The investigator recommended that S's complaint be upheld. He didn't think NatWest had explained the cap on viewing accounts when S opened the additional accounts. This meant S had to speak with NatWest about making a payment from one of the accounts. At this point, NatWest told S that it couldn't make payments over £10,000. The investigator thought this was contrary to NatWest's terms and conditions which say that S can make payments of up to £50,000 from its business accounts. The investigator thought that NatWest could have better supported S by agreeing the payment request given the unusual circumstances. To put things right, the investigator recommended that NatWest pay S £100.

NatWest agreed to pay S £100 but S wasn't happy. Mr G told the investigator that NatWest had lied about the caps. He was unhappy that NatWest was forcing S to pay for the Bankline service. Mr G said that he didn't want the compensation payment and asked that NatWest give it to charity.

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.

Mr G says that someone from NatWest told him the cap on viewing S's accounts online was 100 and that nowhere does it say there is a cap of 50 accounts. I can understand this was confusing and can see why Mr G might not trust what NatWest has told him about the 50 accounts cap but I'm satisfied that the information is correct.

From carrying out a search online, I have found a section on NatWest's website which says

that *“Online Banking is available to NatWest business customers. You can add up to 50 business accounts in Online Banking”*. Another section says that if you’re a NatWest customer, you can register using Online Banking and that once registered *“it’s easy to...add up to 50 accounts”*

There is also a section of NatWest’s website that explains the difference between Online Banking and Bankline. This says that Online Banking is suitable for customers who manage a lower volume or value of payments. And that with Bankline, it’s possible to view all accounts on one profile.

The payment limits for NatWest business customers are also set out on its website. It says that payments via telephone banking are limited to £10,000. I understand that this is for both personal and business customers. Payments made by businesses using Online Banking are capped at £50,000. The website also says that *“if you’re a business customer who regularly makes payments above £50,000 then Bankline may be better suited to your needs.”*

Although Mr G wants to view all of S’s bank accounts, I can’t reasonably require NatWest to allow S to view more than 50 accounts using Online Banking. It would be for S to decide whether to take up NatWest’s suggestion of switching to Bankline. I don’t find - as Mr G suggests – that NatWest is somehow trying to commit fraud by suggesting that S pay for Bankline. And as the limit for making payments via telephone banking is £10,000, I can’t require NatWest to permanently change this for S.

I agree with the investigator that it would’ve been better if NatWest had explained the Online Banking limitations when S opened more accounts. As it wasn’t then possible to use Online Banking to make payments from the accounts, it was less than satisfactory for S to be told there was a £10,000 limit on payments made by telephone. For this failing, I consider the investigator’s suggestion of £100 compensation is fair. It reflects the inconvenience caused to S when Mr G had to speak to NatWest – which I assume diverted time away from running the business of S.

NatWest says that it can only pay the money to S and not direct to charity. It would be for S to decide what to do with the payment if Mr G accepts my decision on S’s behalf. I’m sorry if this is unsatisfactory for S.

Putting things right

National Westminster Bank Plc should pay S £100.

My final decision

My decision is that I uphold this complaint. In full and final settlement, I require National Westminster Bank Plc to pay S £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask S to accept or reject my decision before 25 July 2022.

Gemma Bowen
Ombudsman