

## **The complaint**

Mr R complains that National Westminster Bank Plc (NatWest) gave him incorrect advice about a scheduled account payment.

## **What happened**

Mr R says he spoke to NatWest on 31 October 2021 about a scheduled payment due out of his account on 1 November 2021 for his rent. He says he was told by NatWest that it couldn't see the payment and so he set up a further payment. Mr R says both payments were made which meant his account was overdrawn. He says he was caused distress and inconvenience by NatWest's mistake and would like £500 compensation. Mr R says he had to sort out the overpayment himself.

NatWest accepts it made a mistake and has apologised. It says its advisor should have known that a scheduled payment is not visible on an account after a certain period of time on the day before its due. NatWest says it has provided feedback to its staff and paid £25 compensation.

Mr R brought his complaint to us and our investigator upheld it. The investigator accepted Mr R had been given incorrect information and would have been caused distress and inconvenience. The investigator thought NatWest should pay a further £200 compensation.

NatWest agrees with that view, but Mr R doesn't. He questions why NatWest provided us with a different final response letter to the one he was sent

## **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 have come to the overall view that I uphold this complaint but agree with the investigator's view that NatWest should increase its compensation offer by £200. I appreciate Mr R will be disappointed by my decision and also appreciate his concern and frustration about the different final response letters. It is difficult to see why two different letters were generated by NatWest, but I'm satisfied that the important point is that Mr R was able to sort out the overpayment and doesn't appear to have suffered a financial loss.

There is no question here that NatWest made a mistake by giving Mr R incorrect information about his rent payment. I have no doubt Mr R was caused distress and inconvenience as a result of the mistake and would have been concerned that his account was overdrawn. I'm satisfied that NatWest has fairly apologised for the mistake and has provided feedback to its staff member. I'm also satisfied that, as I have explained, Mr R didn't suffer any real financial loss and no interest or charges were made.

The only real issue for me to decide is the compensation level. And I'm satisfied that a total payment of £225 compensation is fair and reasonable and is in line with the type of awards we would make for this type of issue. I also consider that the issue was resolved within a

short time period and that NatWest has apologised for its mistake. I don't think what took place justifies an award of £500 or that the mistake impact was significant enough to make such an award.

### **Putting things right**

NatWest should pay a further £200 compensation making a total of £225.

### **My final decision**

My final decision is that I uphold this complaint and order National Westminster Bank Plc to pay Mr R £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 10 October 2022.

David Singh  
**Ombudsman**