



The complaint

Mr B complains about a delay and poor service by National Westminster Bank Plc when he tried to make an international transfer.

What happened

Mr B visited a NatWest branch in June 2022 and instructed an international transfer. But branch staff failed to include the reason for the transfer and the instruction was ultimately declined by the receiving bank and sent back to Mr B's account. Mr B's told us he received less back than he should have.

Mr B contacted NatWest to chase up the transfer and it was rekeyed and sent around two weeks after it was originally instructed.

Mr B complained to NatWest and it apologised its branch staff had failed to follow the right steps when instructing his international transfer. NatWest funded £34.50 of charges and £10 call costs. NatWest also paid Mr B £80 for the service provided and delays.

An investigator at this service looked at Mr B's complaint. They asked NatWest to increase the compensation by a further £80, taking the total award for the service provided and inconvenience caused to £160 – in addition to refunds it made. The investigator also confirmed NatWest refunded the £7.90 difference between the transfer amount originally made and returned. NatWest agreed but Mr B asked to appeal. Mr B said NatWest had acted unlawfully by deducting charges. As Mr B asked to appeal, his complaint has been passed to me to make a decision.

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 B's told us he thinks NatWest acted unlawfully when deductions from his transfer amount were made. I appreciate Mr D's concerns, but I'd like to explain how the Financial Ombudsman Service operates and makes decisions. We decide complaints on a fair and reasonable basis. That means we'll take all the available regulations and legislation into account, but my decision will be based on whether I think NatWest treated Mr B fairly overall.

In response to the investigator, Mr B said he was concerned about the deductions made from his account. NatWest has told us the receiving bank sent the transfer back to it when it couldn't proceed. But the receiving bank deducted a fee and Mr B received £7.90 less back into his account when the transfer funds were deposited. I agree it would be unfair for Mr B to suffer a loss because NatWest failed to follow the right approach when instructing his transfer in branch. But NatWest has provided evidence to show the £7.90 difference was refunded to Mr B. So whilst I understand why Mr B was upset to receive less back, I'm satisfied NatWest has fairly resolved this point by refunding the difference.

NatWest accepted its branch staff made a mistake and failed to check and include the reason for the transfer. That's why the transfer failed. I agree the service should've been better and that Mr B should've been able to rely on NatWest to carry out his instructions without making avoidable mistakes. So I agree it was reasonable for NatWest to uphold Mr B's complaint.

NatWest refunded £34.50 of charges and £10 of call costs to cover any further losses Mr B may've incurred. And NatWest paid Mr B £80 for the trouble and upset caused. The investigator increased the award by a further £80, taking the total settlement to £160. NatWest agreed, but Mr B didn't think the settlement was fair. I understand Mr B wants NatWest to accept further liability, but I'm satisfied it's dealt with his complaint fairly overall. Mr B hasn't told us about a financial loss over and above the refunds already agreed. And I'm satisfied the £160 compensation payment NatWest has agreed to pay fairly recognises the impact of the way the transfer was handled and distress and inconvenience caused.

I'm sorry to disappoint Mr B but as I'm satisfied NatWest has agreed to pay to a settlement that is fair and reasonable in all the circumstances I'm not increasing the award further or telling it to do anything else.

My final decision

My decision is that I uphold Mr B's complaint and direct National Westminster Bank Plc to pay him a further £80, in addition to any compensation already agreed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 February 2023.

Marco Manente
Ombudsman