

The complaint

Mr P complains that National Westminster Bank Plc hasn't updated his address on its records despite his efforts over the last three years. And he is unhappy about not being kept informed about his debt. Mr P would like the debt written off.

What happened

Following a change of address, Mr P said he's tried to get NatWest to amend its records. He said he's been paying a debt collection business £5 per week, but it told him NatWest have taken the debt back. He said he's had nothing about this from NatWest and it took a year to find out which debt company had the debt.

Mr P complained to NatWest in January 2023 saying that it had his new address and should have made contact, but he said NatWest told him it wasn't the bank's fault it sold the debt on to another business. Mr P said he made contact with a second debt collection business he was paying, but they told him NatWest took the debt back again. And he said he was still paying £5 per week to the first business. He said NatWest wants him to default on his debt so it can take him to court.

Mr P said he'd done everything to sort out this issue out, but he couldn't reach a solution, and it is causing him a nervous breakdown. He said after three years NatWest still won't acknowledge his new address.

NatWest responded to Mr P's complaint to say his first contact about his change of address was on 1 September 2022 when he wrote to NatWest, and this was changed following further contact in February 2023. NatWest confirmed that Mr P's debt had been sold to the first debt collection agency and said this was no longer under NatWest's control and he should make direct contact, and it apologised for suggesting otherwise on a call.

Mr P wasn't satisfied with NatWest's response and referred his complaint to our service. Our investigator didn't recommend that the complaint be upheld. He said NatWest showed Mr P's first contact to update his address was on 1 September 2022 and this couldn't be actioned as his signature couldn't be identified. He said that once NatWest verified Mr P's identity, it changed his details on 14 February 2023.

The investigator said NatWest stated Mr P's debt was sold on to a debt collection business and hasn't been taken back, but it didn't refer to the second debt collection business Mr P mentioned. The investigator invited Mr P to provide evidence of his payments to this second business in respect of his debt to NatWest.

The investigator said NatWest was incorrect to tell Mr P it could contact the debt collection business on his behalf, but Mr P should do so, as NatWest can no longer access that information. NatWest apologised for any inconvenience caused and offered to reimburse any out of pocket expense Mr P may have incurred, and the investigator was satisfied that this was fair.

Mr P wasn't happy with this view and requested an ombudsman review his complaint. He said he doesn't know who to repay his debt to and has had nothing from NatWest about this.

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 P requested adjustment of his debt in a previous complaint to our service, and because of the outcome of this, I can't ask NatWest to write the debt off. The investigator has provided Mr P with details of debt advice agencies that he may wish to contact.

Mr P said he's been trying to get NatWest to change his address for three years, during which time he's been paying a debt collection business £5 per week. He said the debt collection business told him NatWest had taken the debt back. He said that before this he had nothing from NatWest, or anyone else and it took another year to find out which debt company had the debt.

NatWest's records show that Mr P first contacted it about his address by letter on 1 September 2022, and this was actioned five months later in February 2023. I've seen Mr P's letter and unfortunately this wasn't signed and so his request couldn't be actioned as he couldn't be identified by NatWest. From what I have seen, Mr P could have got his address changed at any time by sending a signed letter or visiting a branch of NatWest with identity documents.

NatWest's records show that it responded to Mr P's letter with a letter of 10 September 2022 explaining that his was unsigned and saying what he needed to do to change his address. I think this was a reasonable response to Mr P's request and meant that his address could have been amended the same month of his first contact with NatWest, namely September 2022.

This didn't happen and unfortunately there was a delay of five months before Mr P's complaint call led to the amendment of NatWest's records. I haven't found that NatWest was responsible for this delay.

Mr P was slightly inconvenienced when NatWest's adviser incorrectly said the bank would contact the debt collection business on his behalf. As NatWest sold the debt on and the debt collection business is a separate entity and does not act on behalf of NatWest, Mr P would need to speak to them directly.

Mr P said he doesn't know who to contact about his debt and has had no contact from NatWest. The letters to Mr P from NatWest on 14 February and 24 March 2023 explain who holds the debt and that he should make direct contact. The investigator has also explained this to Mr P and Mr P agreed that he would call the debt collection business. He should also receive a statement of account from the debt collection business showing what he has paid towards his debt.

Having considered NatWest's handling of the address and debt collection business communications I haven't found that it inconvenienced Mr P to the point where compensation would be appropriate. I think NatWest has tried to help Mr P and followed its process correctly in amending his address.

I hope Mr P has now assured himself that his payments to the first debt collection business are in respect of his NatWest debt. He hasn't provided us with anything to show that payments to any other business are in respect of money once owed to NatWest.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 19 March 2024.

Andrew Fraser
Ombudsman