

The complaint

Mrs S complains National Westminster Bank Plc (“NatWest”) did not freeze interest on her overdraft after she says they told her they would.

What happened

Mrs S says she called NatWest in January 2023 to say she was in financial difficulties and needed help. She says during this call NatWest said they wouldn’t apply interest to her account for six months. She noticed in April 2023 interest was still being applied, so she complained.

NatWest didn’t issue a final response. But when Mrs S referred the complaint to us they said they could find no record of a call taking place in January 2023 so they didn’t think they’d promised anything in relation the interest being applied to her account.

An Investigator considered Mrs S’ complaint. He said, in summary, he’d asked NatWest to carry out searches for calls from Mrs S in January and they’d said they could find none. So in the circumstances, he didn’t think they’d done anything wrong.

Mrs S responded to say she now thought she’d made the call from a branch on 13 January 2023. She’d remembered as this was a close relative’s birthday. Our Investigator considered this, but still didn’t think he could recommend the complaint was upheld.

Mrs S remained unhappy and asked for the complaint to be referred for a final decision. So the complaint’s been passed to me.

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.

NatWest have provided evidence they’ve searched for calls received from Mrs S’ mobile and landline numbers in January 2023. These searches returned no results. Mrs S said she might have called from a branch but NatWest said there’s no way of searching for calls made from a branch – they can only search for specific dates, times and phone numbers.

However, there are no notes in the contact history of Mrs S talking to NatWest in January 2023. If Mrs S had called from a branch, I would expect there to be a note of this conversation in the contact notes and there isn’t one.

I’ve considered the possibility that Mrs S did call from the branch and a note wasn’t made in error. But I don’t think that’s more likely than not given that neither NatWest or Mrs S has a record of this conversation and Mrs S’ notes are usually comprehensive, and NatWest has notes of the other calls she’s had with them.

So, while I'm sorry to disappoint Mrs S, on balance I haven't found any evidence that Mrs S had a conversation with NatWest in January 2023 in which they agreed to suspend interest being applied to her overdraft for six months.

Having reviewed Mrs S' statements, the interest appears to have been applied in line with the terms and conditions of the account. And I note that NatWest refunded interest applied to the account in May 2023. This is more than they were obliged to do given that I've found they hadn't agreed to suspend it or made a mistake in applying it, so overall I think they've treated Mrs S fairly in this respect.

Mrs S has also mentioned a later phone conversation she was unhappy with during which the member of staff yawned and referred to her by the wrong name.

I've listened to this call. I agree the agent did yawn and call Mrs S by the wrong first name but she immediately apologised for these issues and based on Mrs S' response at the time, she seemed content with this. Mrs S also said that the same agent later transferred her call to the wrong place when she had asked to be transferred to the complaints team. I can't hear this in the recording but in any event, I note Mrs S was able to speak to NatWest's complaints team later the same day. So I find NatWest don't need to do anything further in respect of this call.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 22 April 2024.

Eleanor Rippengale
Ombudsman