

The complaint

P, a limited company, complains that National Westminster Bank Plc delayed in sending it a debit card, causing significant inconvenience.

P has been represented in the complaint by its director, Mr K.

What happened

P opened an account with NatWest in January 2023. Mr K says that although NatWest sent a debit card for the account to P's other director, it didn't send one to him, despite repeated assurances that it had done so. He eventually received a card in October 2023.

Mr K says he had to spend a lot of time phoning NatWest about the issue, and visiting a branch to withdraw money. He says that without a debit card, he couldn't pay for things online or in shops, and he says that's limited P's trading and affected P's overall financial health. He's also unhappy that NatWest took longer than it should have done to respond to his queries and sometimes didn't respond at all.

NatWest's records show that a debit card was ordered for Mr K when he contacted it in June 2023, and again the following month, after he complained. Neither card reached Mr K. In response to P's complaint, NatWest credited P's account with £200 and apologised for the poor service and inconvenience Mr K had experienced. It paid P a further £300 at the end of July 2023, following further delays in issuing a card. After P brought its complaint to this service, NatWest offered to pay a further £200 compensation.

One of our investigators considered the complaint but thought that what NatWest had offered to do was fair. So she didn't ask it to do anything further.

Mr K disagreed with the investigator's view, 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.

In response to the investigator's view, Mr K said that he didn't believe that the complaint had been viewed holistically. He didn't think that £700 was enough compensation for a company with a significant turnover not having a debit card for ten months. And he said that the issues he'd faced personally affected the business, due to its nature.

P's statements show that much of the activity on the account was done using online banking. P's other director had a functioning debit card from when the account was first used, and P's statements show that it was able to make purchases both in person and online.

I don't doubt that not having his own debit card on the account caused Mr K some inconvenience. For example, P's statements show several cash withdrawals over the counter during the time when Mr K didn't have a debit card. If he had to make special trips to

the bank or post office to make those withdrawals, I can understand that it would have been a nuisance. I can also understand Mr K's frustration at having had to contact NatWest several times over the months to chase up the debit card.

But in deciding how much compensation is appropriate, I can only take into account the impact of any wrongdoing by a financial business on an eligible complainant. In this instance, the eligible complainant is P, a limited company, rather than any individual.

A limited company can't suffer distress or frustration, but I can consider any inconvenience caused to P. And I accept that the time spent by Mr K trying to get a debit card might have been better spent on P's business. But I've seen nothing to persuade me that the delay in issuing a debit card to Mr K had a significant impact on P's business.

NatWest has already paid P a total of £500 for the service it received and the inconvenience it experienced as a result of the delay in sending Mr K a debit card. It has since offered to pay P a further £200. Having considered everything, I think the offer made by NatWest, alongside the compensation it has already paid to P, is reasonable to reflect what happened here. So I don't require it to make any other payment.

My final decision

NatWest has already made an offer that I think is fair. So my final decision is that if it hasn't already done so, National Westminster Bank Plc should pay P £200, in addition to the £500 that it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask P to accept or reject my decision before 26 March 2024.

Juliet Collins
Ombudsman