

The complaint

Mr D is unhappy with how National Westminster Bank PLC (“NatWest”) handled his complaint about unrecognised transactions on his account.

What happened

Mr D first complained to NatWest in July 2023 about two transactions he didn’t recognise. He says he spent a long time on the phone resolving the issue and was assured this wouldn’t happen again. Further transactions from the same company that Mr D says he didn’t recognise were taken from his account in August and September 2023. Mr D is unhappy that each time he called he was told that no further transactions would be taken but it kept happening. Mr D says he also ordered a new card from NatWest on their advice, but the fraudulent transactions continued.

Mr D raised several complaints with NatWest about the concerns outlined above. NatWest addressed these concerns in several final response letters sent to Mr D on 1 September 2023, 5 September 2023, 20 September 2023 and 11 October 2023.

NatWest have agreed that the service they provided could’ve been better. NatWest have apologised and they say they have refunded the transactions in dispute and also paid compensation for the errors they have made.

Our investigator considered this complaint and decided not to uphold the complaint. Ultimately, he felt that an apology had been given by NatWest and the amount of compensation already paid was a fair way to resolve the complaint.

Mr D wasn’t happy with this, so the complaint has been passed to me for 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.

NatWest have provided evidence to show that they have refunded all the transactions Mr D says he didn’t authorise. And Mr D hasn’t disputed this, so the only matter to consider is whether Mr D is due anything further for the errors made by NatWest in resolving this issue.

NatWest have provided calls made between Mr D and themselves from 25 July, 14 August, 16 August, 4 September, 10 September and two calls from 24 September 2023. Having listened to these calls I have heard that Mr D was reassured several times that no further transactions will be taken from his account. I agree this was not good service from NatWest and must have been frustrating for Mr D. NatWest have also admitted that this wasn’t the level of service they aim to provide and as they fell short, they offered Mr D £50 and then an additional £20 for these errors, and I think this is fair. I say this because I can appreciate that it must have been stressful and frustrating for Mr D to see further transactions being debited when he was told they wouldn’t. However, Mr D has now been refunded for all the disputed transactions and the refunds were issued efficiently when he had raised them with NatWest.

So, I think £70 compensation feels fair.

Mr D also complained about the number of calls he had to make and the amount of time he spent on the phone trying to resolve these issues. Mr D says he had to spend over 50 minutes on the phone with the fraud team. NatWest have sent me all the call recordings available; one call was about 20 minutes long with all the others being around 10 minutes or less. The agents from NatWest were all polite and professional, and genuinely tried to help resolve his concerns. So, I don't think the length and number of calls Mr D had to make was unreasonable and I don't think NatWest made any other errors on the calls besides what I have already outlined above.

Mr D said he wanted an apology from NatWest, and I have seen that NatWest have said sorry in three of the letters they sent Mr D. So I think they have apologised sufficiently to Mr D.

For all the reasons outlined above, I think NatWest have done enough to rectify the errors they made and so I am not upholding this complaint.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 February 2024.

Sienna Mahboobani
Ombudsman