

The complaint

Ms M is unhappy with National Westminster Bank Plc. NatWest issued a new card to Ms M. Unlike her previous card that was chip and pin this new card was contactless. Ms M didn't want this and hadn't asked for it.

What happened

Ms M didn't ask for, or want, a contactless card. She contacted NatWest to let it know this was the case. She said she wanted to continue with a chip and pin card. NatWest said it no longer issued chip and pin cards. It said Ms M couldn't opt out of this. NatWest said using online systems Ms M could switch off the contactless option. Ms M didn't accept this and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said NatWest had offered several options to Ms M around disabling the contactless option. Our investigator felt NatWest had done enough to try and reassure Ms M that the systems used are secure and that she could get help from NatWest to set up the card as she wanted.

Ms M didn't accept this and asked for her complaint to be passed to an ombudsman for a final 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.

I think Ms M has been clear about her concerns and I do think I understand the points she is making. Ms M doesn't accept that the systems she can use to disable the contactless card are entirely secure despite NatWest assurances. Ms M doesn't want to use any of the systems or options NatWest have offered.

NatWest said it didn't have the option to provide Ms M with a chip and pin card anymore. The only option it has now for all its customers is the contactless card. But what it did do was explain the actions Ms M could take with the new card to switch off the contactless option. It referred to the mobile app it offers and the "*Card Payment Controls*" feature which would allow Ms M to turn off contactless. NatWest gave Ms M details of the process of how this could be done if she went through the steps within the mobile app.

NatWest did also offer Ms M the chance to contact it directly to talk to a member of staff who would be able to assist her in dealing with this.

NatWest confirmed to Ms M this could be done through telephone banking too. NatWest said Ms M would need to register for the telephone banking service. NatWest said once Ms M had done what she needed with the card changes she could then de-register from the telephone banking system. But Ms M made it clear she didn't want to register for telephone banking.

NatWest said it had offered Ms M a range of opportunities to turn off the contactless card option and she had declined them all. It said it didn't have any other options available to it. NatWest didn't feel it was responsible for the choices Ms M has made. NatWest was keen to point out that there were no errors made by the bank.

NatWest said that if it could and still had the system to issue Ms M with a chip and pin card it would do. But it just doesn't have the option to do that now and those type of cards aren't available anymore.

I have to consider how NatWest have acted here. It has tried to come up with options to deal with Ms M's concerns and wishes. In this case it is simply that Ms M doesn't want to use those options and isn't convinced they are secure. That is Ms M's choice. But that doesn't mean NatWest have been unfair or unreasonable in the circumstances.

My final decision

I don't uphold this complaint.

I make no award against National Westminster Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 18 March 2024.

John Quinlan
Ombudsman