

The complaint

Mrs C complains that National Westminster Bank Plc (NatWest) hasn't done enough to support her financially. She would like all the fees applied to her account, with interest, to be refunded.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so I have reached the following conclusions:-

- I do appreciate Mrs C's position. She has told us she is in financial difficulty but doesn't feel NatWest has done enough to help her. I understand Mrs C would like a full refund – totalling £3,500 – of all the fees applied to her account. We do expect businesses to respond positively and sympathetically when customers have financial difficulties but that doesn't mean we automatically expect them to refund all fees that have been charged to accounts.
- I think there are two issues here for me to consider – the historic charges applied to Mrs C's account and support since she raised financial difficulties with the bank.
- In terms of the historic charges NatWest has already explained that it can only consider fees applied over the past 6 years. As the fees appear to be in line with the terms and conditions of the account I can't say that NatWest were wrong to charge these.
- I have noted that NatWest contacted Mrs C several times about the use of her overdraft. In these letters NatWest advised against continuing use of the overdraft facility, stated how much in overdraft costs Mrs C incurred and explained how it could help, for example, by agreeing a gradual limit reduction plan to suit her. It also gave details of external agencies that could help. However I can't see that Mrs C ever responded to any of these communications.
- I think it was appropriate for NatWest to flag up to Mrs C the use of her overdraft however some consumers manage their finances by using overdrafts. I am not sure NatWest could have done more at this point given Mrs C didn't respond to the bank's communications and, as far as I can tell, didn't advise NatWest at any point of financial difficulties. Taking all of this into account I can't reasonably ask NatWest to refund all the fees that were applied to the account over the past 6 years.
- Looking at Mrs C's current position. As I understand it Mrs C unfortunately lost her job in July 2023 at which point it seems she contacted NatWest and engaged with a

debt management company (DMC). NatWest refunded charges of £112.98 that accrued from January to July 2023. It also put her account on hold for 30 days and explained it would stop charging interest and additional fees for this time. It asked Mrs C to contact the bank with a signed authority to enable it to discuss her account with the DMC and asked for the DMC to provide a summary of her financial position. I think NatWest's actions here were appropriate – to best support her it did need to know the details of her current financial situation.

- NatWest also advised Mrs C that if it didn't hear from her within the 30 days it would contact her and fees and interest would accrue on the account. On 11 August 2023 it sent a follow up letter having not heard from her and on 25 August 2023 wrote to advise interest would now start to accrue on any overdraft borrowing. Again, I think NatWest's actions were reasonable. In order to support Mrs C in managing her finances it needed to know what her financial position was but I can't see any evidence that Mrs C either provided this direct or via the DMC.
- We have also checked with NatWest and it seems that Mrs C has had no further contact with NatWest since July 2023. From the additional information provided it seems she was unwilling to agree to a financial assistance plan due to concerns of the impact on her credit file. It seems to me that NatWest has supported Mrs C as best it could. If Mrs C is still having financial problems I would encourage her to contact NatWest to discuss this.

My final decision

My final decision is that I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 13 May 2024.

Bridget Makins
Ombudsman