

## **The complaint**

Ms Y has complained that National Westminster Bank Plc unfairly charged her interest and provided her with poor customer service.

## **What happened**

Ms Y made a transaction using her NatWest card, and was charged interest as if it were a cash transaction. She queried this, and ultimately she reversed the transaction.

However, she's explained she continued to be charged interest for it, despite numerous attempts to sort the matter out with NatWest.

One of our investigators looked into what had happened. She noted that NatWest had agreed it had made an error, and provided poor service. To reflect this, it had put things right and paid Ms Y a total of £120 compensation. Our investigator thought this was fair.

Ms Y disagreed. She said the compensation was in respect of the first two instances the matter wasn't put right, not the third time. Her complaint's now 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.

I can see that a fee was charged that Ms Y hadn't expected, for a transaction that she then had reversed. I can also see that the matter wasn't immediately sorted out, and it caused Ms Y inconvenience in ensuring things were corrected.

I appreciate that it must have been frustrating, and took time to be resolved. I'm also mindful that Ms Y has explained that the compensation went up to a certain point in time, not beyond.

Although I've taken this into account, I consider that NatWest's actions in putting things right, including the £120 compensation, are what I'd have required for the overall situation, bearing in mind that the interest was a relatively small sum. I think the compensation is reasonable – and quite a significant amount - so I'm not requiring NatWest to do anything further.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Y to accept or reject my decision before 20 August 2024.

Elspeth Wood  
**Ombudsman**