

The complaint

Mr K has complained about how National Westminster Bank Plc (“NatWest”) dealt with his request for help following him experiencing financial difficulties.

What happened

Mr K had written to his NatWest Branch in June 2023, requesting support in repaying his outstanding debts. However, NatWest didn’t respond to his letters until sometime later.

Unhappy with the lack of support NatWest was providing, Mr K complained to NatWest. As Mr K had not received a response to his complaint, he referred his complaint to the Financial Ombudsman Service.

One of our investigators assessed the complaint, and they upheld the complaint and recommended that NatWest pay Mr K £100 for the distress and inconvenience caused by NatWest not replying to Mr K’s letter within a reasonable time period.

Mr K did not accept the investigator’s assessment, so the matter was referred for an ombudsman’s 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 reviewed everything, I agree with the conclusions reached by the investigator, for broadly the same reasons.

Firstly, I would like to acknowledge Mr K’s circumstances, and I fully appreciate that the circumstances he found himself in would’ve been very stressful for him. I recognise that being in debt and struggling to make repayments can be very worrying. And so, when he reached out to NatWest in June 2023 asking for support, not receiving a response soon after would’ve clearly added to the distress and uncertainty he was already dealing with. Based on the information that has been provided, it appears that NatWest did not act upon Mr K’s letter until August 2023.

I agree that NatWest’s failure to contact Mr K promptly was unreasonable. I say this because it was required to deal with Mr K’s request for assistance positively and sympathetically – which I think it failed to do within a reasonable amount of time. And it was the case that NatWest had, prior to then, invited Mr K many times to get in touch if he was ever experiencing financial difficulties. And yet when he did, he was (at least as far as he was concerned) ignored.

However, having said that, I can also see that NatWest had already provided a fair amount of information to Mr K about steps he could take to get support, if found himself to be suffering with financial difficulties. For example, in a letter dated 23 June 2023 NatWest provided Mr K with a telephone number to call for support, if he was struggling to repay his debts. Had Mr K called the number provided, he would’ve been able to expedite the support that NatWest did later go on to provide him. Also, I can see that NatWest had provided Mr K with the contact details for a debt advice organisation. Again, had Mr K contact that organisation when he was informed about it in June 2023, he could’ve explored what options

were available to him e.g. a repayment plan, much sooner than he did. NatWest also provided the link to the section of its website regarding financial difficulties too. Again, this would've provided Mr K with further information about the potential support that is available.

So in the circumstances, I agree that NatWest should've responded to Mr K's letter promptly and explained what assistance it could offer - especially as it was clearly a request for help as he was struggling. But equally, I think that the information that NatWest had already provided Mr K by that stage meant that Mr K could've mitigated matters too.

I also note that, although Mr K had asked for NatWest to liaise with his mother in his June 2023 letter, there was insufficient information in the letter for NatWest to have granted third-party access to his accounts. But equally, as the investigator pointed out, as NatWest had not responded to Mr K's letter, Mr K wasn't aware (until later on) what information he would've needed to provide, to do that.

Therefore, in the circumstances, I think that the £100 that the investigator recommended as compensation for Mr K's distress and inconvenience is fair in the circumstances.

I recognise that Mr K would perhaps want more compensation than this. But I am mindful that Mr K would've already been experiencing a level of distress and concern due to his change in circumstances, that NatWest can't reasonably be held responsible for. So, I think the above amount fairly reflects the added distress that NatWest's failure to respond appropriately caused Mr K.

Putting things right

To put matters right, I require NatWest to pay Mr K £100 for the distress and inconvenience caused by it not responding promptly to his letter asking for assistance with his financial difficulties.

My final decision

Because of the reasons given above, I uphold this complaint and require National Westminster Bank Plc to do what I have outlined above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 3 October 2024.

Thomas White
Ombudsman