

The complaint

Mr B complains National Westminster Bank Plc (NatWest) failed to provide him with a replacement debit card in a timely manner.

What happened

Mr B says he telephoned NatWest on 14 July 2023 as he had misplaced his debit card and ordered a replacement. Mr B says as the debit card hadn't arrived within the three days he was informed it would, he again telephoned NatWest on 20 July 2023 and was told it had been sent and the delays could be due to bank holiday postal backlogs and to call again if he didn't receive the new card. Mr B says he had to call NatWest again the following day as the debit card hadn't arrived and a new card was then ordered.

Mr B says he wasn't able to carry out his normal banking activities and needed to withdraw emergency cash to help him and during the time he was without a debit card he wasn't able to socialise or pay essential bills. Mr B says NatWest, when he complained, downplayed the issue and only offered him £40 for the stress and anxiety this matter caused him which he feels doesn't go far enough.

NatWest says it apologised for the fact it should have ordered another replacement debit card when Mr B called on 20 July 2023, rather than making him call back the next day. NatWest initially offered Mr B £40 for the trouble and upset this matter caused. Mr B wasn't happy with NatWest's response and referred the matter to this service.

The investigator looked at all the available information and upheld Mr B's complaint. During the course of the investigation NatWest reviewed the case and offered Mr B £200 rather than the £40 it had originally offered. The investigator felt given the negative impact the matter had on Mr B's work life balance and the stress caused to him, NatWest should increase its offer of compensation to £300.

NatWest agreed with the investigator's view, but Mr B didn't agree and asked for the matter to be referred 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.

Having done so, I will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mr B to be without a debit card for around 10 days. When looking at this complaint I will consider if NatWest having accepted it made a mistake and agreed to pay £300 by way of apology, need to take any further action here.

The background to this complaint is well known to both parties so I won't repeat everything

that's been said before. That said Mr B's complaint centres around the fact NatWest seemed to have downplayed the amount of stress and inconvenience this matter has caused him and its monetary offer and its final response to his complaint doesn't go far enough.

While I understand the points Mr B makes here and without trying to minimise the frustration this matter undoubtedly caused him, it's worth saying that it's not my role to penalise or punish businesses when situations like this occur. What I would expect to see is for businesses like NatWest to apologise, correct its mistake and pay an appropriate amount of redress – I am satisfied it has now done that.

I say this because NatWest accepted it should have, in hindsight, ordered a second replacement debit card when Mr B telephoned to say it hadn't arrived on 20 July 2023, and that added to the time it took for a new debit card to be delivered. It's also worth noting NatWest did order the original replacement debit card on 14 July 2023, but it seems in all probability due to postal issues, this card never arrived – but I can't hold NatWest responsible for that as it's fair to say that was outside of its control.

So, like the investigator I am satisfied a total compensation payment of £300 recommended by him, is fair here in the individual circumstances of this complaint. Here, on reflection NatWest have agreed to that level of compensation and while Mr B may not agree, businesses will from time to time will reflect on its earlier offers and accept the investigator's view as to the level of compensation to be paid - this is what happened here.

While Mr B will be disappointed with my decision, I am satisfied this is a fair outcome here.

Putting things right

I instruct National Westminster Bank Plc to pay Mr B a total of £300 in compensation for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct National Westminster Bank Plc to pay Mr B a total of £300 in compensation for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 April 2024.

Barry White
Ombudsman