

## **The complaint**

Mr R complains about the customer service he received from National Westminster Bank Plc (“NatWest”) regarding his credit card account while he was in financial difficulty.

## **What happened**

The details of this complaint are well known to both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my 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.

I realise this will come as a disappointment to Mr R but having done so I won’t be asking NatWest to do anything further. I agree with the conclusions reached by the investigator for the reasons I’ve outlined below.

I’ve read all the information on the file and if I don’t refer to every point this is not because I haven’t carefully considered it but because I don’t believe I need to mention it in order to come to what I believe is the right outcome.

The Lending Code requires financial institutions to be sympathetic and positive towards customers who are experiencing financial difficulties. And I think in this case NatWest have done this. It has applied breathing space to the account on two occasions and has tried to engage Mr R in agreeing an affordable payment plan.

Mr R is unhappy that after making NatWest aware he was in financial difficulty it refused his proposed payment plan. He said he has completed the income and expenditure form many times but experienced difficulties getting through and using the form. NatWest are not obliged to accept a proposed payment plan from a customer. The purpose of completing the income and expenditure process is to ensure that the plan is affordable and that payments are prioritised against any other outgoings. I’m not disputing Mr R when he says he’s completed this many times, but NatWest has said it hasn’t received all the financial information needed to agree a suitable plan. In its final response NatWest said that it had no reported issues with the income and expenditure link. It told this service that if the link didn’t work then Mr R could have contacted it or sent the information another way, for example, by email or post, or discussed on the phone.

Mr R has also complained that he has had difficulty contacting NatWest due to long waiting times on the phone and pressure to speak to NatWest during his working week. I do understand Mr R’s frustration. It is understandable that call waiting times would be longer during peak periods like weekends. I can see from copies of letters that NatWest has requested Mr R engage with it to provide financial information and I can’t hold it responsible for Mr R not being able to call during the week. Without relevant financial information it’s reasonable for NatWest to not automatically agree the payment plan Mr R proposed.

Mr R has voiced his concern that NatWest have sold his debt to a debt collecting company and has removed access to his account through the app. NatWest has confirmed the debt hasn't been sold but has been passed to a debt collection agent acting on NatWest's behalf. It has said that it's not unusual for this agent to be changed to a different agent. It went on to say that the agent can work with Mr R and discuss his income and expenditure to put in place a manageable repayment plan. NatWest has also said that when Mr R's credit card was transferred to the Collections and Recoveries teams it stopped online access in order to prevent further increase in debt. It said this process is the same for all customers in similar situations. I'm not able to comment on NatWest's processes. My role is to look at whether NatWest have acted fairly and reasonably towards Mr R, and I think that it has. So I won't be asking it to do anything further.

In its response to this service NatWest has said that it would like Mr R to make contact to discuss a full income and expenditure to set up a plan. It said it is looking for a monthly plan to be set up with a regular amount being paid, rather than irregular small amounts. I would encourage Mr R to do 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 Mr R to accept or reject my decision before 20 September 2024.

Maxine Sutton  
**Ombudsman**