

The complaint

Miss S complains that National Westminster Bank Plc (Natwest) declined credit card payments she attempted. As a result, she lost out on the product she was attempting to purchase at the price it was advertised.

What happened

At the end of February 2024, Miss S attempted four credit card purchases to pay for accommodation. Two of £252.13 and two of £247.14 with a retailer who I'll call B using her Natwest credit card, but all were declined. Miss S contacted Natwest and was told it was B who declined the payments, and she should contact them. After she did so, B said it was Natwest who were responsible for the decline so Miss S raised a complaint with Natwest about the declines, and the information she had been given.

Natwest investigated the complaint and provided a final response letter. In it, they said the reason for the declines on 29 February 2024 was 'authorisation amount has exceeded the limit' and was caused by the retailer. In terms of the information Miss S complained about being given, Natwest said as it was correct, no errors were made.

Miss S was dissatisfied with Natwest's explanation and referred her complaint to our service. She also calculated the cost of the same booking after the declines finding it much higher than the day she attempted the transactions, considering this as a loss which Natwest should cover. Miss S added this to her complaint to our service.

Our investigator looked over the information Miss S had supplied and contacted Natwest and as a result, didn't recommend that the complaint be upheld. They explained that the transactions were declined before they reached Natwest for authorisation, meaning Natwest could not be held at fault.

Miss S remained unhappy and requested an ombudsman review her complaint.

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 have looked carefully at all the information Natwest have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Miss S fairly.

I was sorry to learn that what should have been a straightforward process to purchase a pleasant experience has turned into a prolonged complaint for Miss S. Part of my role is to determine whether what took place treated Miss S reasonably, and whether Natwest followed the process correctly.

In their view, our investigator went into detail about the authorisation process in terms of what happened to Miss S so there's no benefit in going over this mechanism again. From the information I have seen, Natwest have been clear that as the transactions were never

presented to them for authorisation, they didn't have the opportunity to influence them. Therefore, I can't find Natwest responsible for the declines and the consequential 'loss' that Miss S talks about.

I know Miss S has provided evidence of her conversations with B and regards them as confirmation that Natwest is responsible for the declined transactions. But after reading through them, B haven't explicitly said that Natwest made the decline decisions so I can't consider that point.

I am sympathetic to Miss S's predicament but I have to look at any identifiable errors and within this complaint, there are none. I think Natwest has acted within its terms and conditions and treated Miss S fairly. And so I cannot require it to take any further action towards her.

Miss S does have the option to pursue the matter with the credit card merchant who is named on her credit card as the information I have seen cites them as the party who declined the transactions. Asking B for the exact sequence of events for each transaction (as B would have had to contact the merchant) will I'm sure make any approach to the merchant smoother.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 27 May 2024.

Chris Blamires
Ombudsman