

The complaint

Mr H complains about the service he received from National Westminster Bank Plc (“NatWest”) following an initial enquiry through its online chat service.

What happened

Mr H holds an account with NatWest. He has a disability which means he requires support to manage his account. This means he sometimes requires contact with a human being at the bank, but he says it’s impossible to have contact with a person at NatWest. The background to his complaint is as follows.

On 25 September 2023, Mr H started a chat with NatWest’s digital chatbot. He asked how to add a QR code to his wallet. The chatbot didn’t understand his query despite a few attempts. Mr H said he wanted to make a complaint. The chatbot asked a few questions which Mr H answered, although he declined to provide details of his concern or how he’d been affected. The chatbot asked more questions but didn’t understand Mr H’s responses. In the end, Mr H said he wanted a senior manager and a human being to deal with his formal complaint. The chatbot didn’t understand. Mr H became extremely frustrated and left the chat.

He used the chat facility again on 28 September. He asked for a handoff to a human but the chatbot asked him to select from a list of options. He selected “*account opening query*” and the chatbot said it would connect him with a colleague. A human agent contacted Mr H a few minutes later. Mr H then said he wanted to make a formal complaint about time wasted with the chatbot. He referred to his contact on 25 September. He received a response saying the team he required was closed but his message would be passed to them when they opened.

On 29 September, an agent contacted Mr H through the chat service about opening an account. They also said they could transfer him to the complaints team to log a formal complaint. Mr H told them to read the full dialogue and said he wanted a senior manager to call him. The agent referred his message to the complaints team. Mr H received a message confirming that the complaint had been logged. It said NatWest would keep him updated and would issue an acknowledgement (including contact details) within five working days.

NatWest acknowledged the complaint on 19 October. Mr H received another email in November saying that NatWest was still working on his case. He says he tried calling the number given in the email several times on different days at different times and spent hours trying to get through. He says he heard the same message every time telling him there was no specialist available and he should call back another time.

NatWest issued its final response to the complaint on 21 December. It acknowledged Mr H’s dissatisfaction with the chatbot and said that isn’t the experience it strives to provide. It also apologised for the time taken to contact Mr H about his complaint. It paid him £160, of which £80 was for loss of time and £80 was for distress and inconvenience.

NatWest’s final response letter provided a telephone number for the Complaints Specialist and their team. Mr H says he called the number on two different days only to hear a message that they weren’t available, and he should call back another time. He says he

found another number on NatWest's website, but no-one was available on that either. He says he was never able to speak to anyone.

Mr H says this made him feel stressed, fed up, frustrated and angry, which had an enormously detrimental effect on his health. He asked this service to look at the complaint. At around the same time, he got through to NatWest on the phone. He spoke to an agent who I'll call C. He told C that the final response letter didn't address his complaint fully and he'd never had an answer to his original question about the QR code. He also said he'd tried calling NatWest many times on different numbers, but no-one was ever available. He told C about his disability and said he thought NatWest had a duty to support him.

C said NatWest was aware of Mr H's health issues as they were noted on his account. She gave him the number for the Vulnerable Customer Line and told him he should use that if he needed to call NatWest. She sent a message to the complaint handler asking them to call Mr H. And she said she herself would call him the following Monday. But Mr H didn't receive any calls. He sent an email to NatWest's Chief Executive Officer but didn't hear anything back.

Mr H told this service it has been impossible to get help or have contact with a human being because NatWest's online system isn't fit for purpose and it doesn't respond to other methods of communication. He said he has wasted time, energy and money attempting to communicate with NatWest. This has had a very significant effect on his wellbeing, causing depression and major fatigue due to the stress, anxiety and frustration he has experienced.

NatWest told our Investigator that its chatbot only responds to specific wording and didn't understand that Mr H wanted to speak to a human. It said that, in 2022, it had given him the name and contact number of a member of staff (who I'll call T) in its Customer Support team. It said that T still works in the team and Mr H can contact her, so he won't have to use the automated system. At first, it said it would need Mr H's consent to put support in place. But it has since said that he can call the Vulnerable Customer Line for help with any queries. NatWest also provided instructions on how Mr H can add a QR code to his wallet. It also said he could contact T for help with this.

Mr H said his complaint isn't just about the QR code or the chat on 25 September. It's about his vulnerability and the need to speak to a person to get support. He says it's impossible to talk to anyone at NatWest and this isn't acceptable for customers with a disability.

I issued a provisional decision on 2 May 2024 indicating my intention to uphold the complaint and direct NatWest to pay further compensation of £140 to Mr H. NatWest said it had nothing further to add. Mr H provided some comments, which I'll refer to below.

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 haven't seen anything which has changed my mind about the appropriate outcome for this complaint. So, I'm going to uphold it in the way I indicated in my provisional decision. My reasons are set out again below.

The QR code

Mr H raised his query online. He had to rephrase it a few times and I don't think it's unreasonable that the chatbot didn't understand it straight away. When Mr H rephrased it again, I think it was clear what he wanted to know. But the chatbot still didn't understand and the query didn't fit into any of the options or frequently asked questions it presented. I don't

think it's unreasonable that the chatbot couldn't answer Mr H's specific query. But it ought to have provided a route for him to get the answer, such as referring him to a human agent or a phone service. It did neither, meaning he didn't get the support he needed or information on how to pursue it further.

I think it's understandable that Mr H found this very frustrating. He said he wanted to make a complaint. The chatbot understood this and asked some questions which I think were reasonable, but the chat became rather circular. Mr H said he wanted a senior manager and a human being to deal with his complaint. The chatbot didn't understand. It didn't log the complaint or provide any other options for Mr H to take the complaint forward. I don't think that was reasonable. Mr H became extremely frustrated and left the chat.

He had to log on again a few days later and ask to raise a complaint again. He provided the same basic information (namely that he wanted to make a formal complaint and he wanted a senior manager to contact him). That was enough for the human agent to refer him to the complaints team. I think the interaction with the chatbot should have had the same result. So, I think a complaint should have been logged on 25 September.

The complaint was logged on 29 September, but Mr H didn't hear anything more until 19 October. NatWest accepts that it should have contacted him earlier. But Mr H's concern isn't only about the delay. It's also that the complaint wasn't fully investigated.

In the message which was transferred to the complaints team, Mr H referred to his contact on 25 September. But NatWest didn't look at that when investigating the complaint. Nor did it contact Mr H for more information, even though it was clear he wanted someone to call him. It didn't answer his original query about the QR code. That was very straightforward, and NatWest should have been able to answer it quickly. But it was overlooked, and Mr H only got an answer after bringing the complaint to this service. I don't think that was reasonable.

Mr H says the issue of the QR code is still unresolved. But our Investigator forwarded instructions to him on how to add this to his account by email in April. If Mr H didn't receive this email, I suggest he contact our Investigator who will be able to send it to him again. But the QR code isn't all Mr H is complaining about. He has a wider concern that it's impossible to speak to a person at NatWest to get support with his account.

General support

NatWest has a duty to provide adequate support to its customers at every stage of the customer journey – in particular if they want to make an enquiry or complaint. That doesn't necessarily mean that Mr H must always be able to speak to a person within NatWest about any issue or at any time of his choosing. But it does mean that NatWest must ensure the support it provides is effective, regardless of the channel of support used. I don't think the support Mr H received online was effective here, for the reasons I've set out above.

I also note that he was connected to a human agent straight away when he said he had an account opening query. But he didn't receive such attentive support with his query about the QR code or his request to raise a complaint. I don't think that was reasonable.

Turning to other channels of support, Mr H says he had great difficulty speaking to an agent on every phone number he tried calling. And, when he did get through to C, he wasn't called back. He also says he sent several emails but never received a response. I have no reason to doubt what he says about this. Some of these problems may be due to under-resourced helplines and phone systems. But, whatever the reason, I think Mr H received poor service. This caused him significant distress, negatively affected his health and meant he didn't get the answer to a simple question about a feature of his account.

NatWest was aware of Mr H's disability. But I don't think this was considered when it responded to his query and complaint. NatWest says it has a dedicated customer care line (also referred to as the Vulnerable Customer Line) for customers most in need. But it didn't direct Mr H to this at any stage or mention it in its response to the complaint. It would have been relevant and could have provided a way for Mr H to get an answer to his query.

NatWest said it gave Mr H the number for this care line in 2022. I'm satisfied that's the case; it was mentioned in the response to a complaint Mr H made at that time. It was in the context of that complaint that T spoke to Mr H and gave him her number. But Mr H doesn't recall this, which is understandable given the amount of time that has passed. Also, I don't think it was necessarily made clear that he could speak to T as a general point of contact for all queries, not just in connection with the 2022 complaint.

I think the Vulnerable Customer Line is a good solution to the issues Mr H has raised and could be an effective way of providing support to him. But he says he wasn't aware of it. I don't think NatWest having told him about it in response to a complaint in 2022 is enough to answer the concerns he's raised here. The number should have been readily available to Mr H. There were numerous missed opportunities for it to be given to him here, particularly as his vulnerability is noted on NatWest's system. It's good that there's a care line in place, but Mr H couldn't easily find out about it and wasn't directed to it, so it wasn't effective here.

In the circumstances, I don't think the compensation NatWest has paid to date is enough. I think a fair amount of compensation would be £300 overall. NatWest has already paid Mr H £160, so I'm going to ask it to pay him a further £140.

In terms of the support Mr H needs, the contact details for both T and the Vulnerable Customer Line have now been provided to him. I think this is a fair way of dealing with queries going forward. The contact details were confirmed to Mr H in an email from our Investigator in April. As above, if Mr H didn't receive this email, he should contact our Investigator who will be able to forward it again.

My final decision

For the reasons above, I uphold this complaint. National Westminster Bank Plc should pay further compensation of £140 to Mr H.

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

Katy Kidd
Ombudsman