

The complaint

Mr B is unhappy that he discovered a problem within National Westminster Bank Plc's mobile banking application (app). Mr B was upset that he had to point out the issues to NatWest only for it to tell him this was a known problem. Mr B would like compensation for the problems the system issues caused him.

What happened

When Mr B told NatWest about the problem of duplicate transactions showing on his account it said it was already aware. Mr B said that NatWest should report this to its customers. Mr B said the system issues meant he was delayed with his mortgage arrangements.

Mr B complained and NatWest offered him £50 as compensation for the inconvenience he had suffered. Unhappy with this Mr B brought his complaint to this service.

When our Investigator upheld the complaint. While she was looking at the complaint NatWest offered a further £100 to make a total compensation amount of £150 for the system problems and delays. She felt this was a fair offer given the circumstances of the case.

Mr B didn't accept this. He asked for his complaint to be passed to an ombudsman for a final decision. Mr B said he wanted £300.

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.

Mr B downloaded transactions on his account through the mobile app and found there were duplications. Mr B tried to do this via online banking and there were no duplications through that route. Mr B said the problems this created for him meant he was delayed with mortgage arrangements. He also felt customers should be made aware of the issue and he didn't accept the amount of compensation NatWest offered him as compensation.

NatWest accepted there had been technical errors and paid £50 as compensation for any distress and inconvenience caused to Mr B.

NatWest said it had been aware of the problem for a short while on particular hardware. But it also said the problem was dealt with within a couple of months. But it did accept the point Mr B was making and if there are such problems in the future it will consider adding a note to the app. NatWest did say that Mr B was though able to retrieve the correct transactions through his online banking. So, it said this would give Mr B any information he needed for his mortgage arrangements.

However, NatWest did apologise and accepted that the problem did cause Mr B some inconvenience. So, on review NatWest decided to offer a further £100 as compensation to Mr B making a total amount of £150.

I accept NatWest's point that it was aware of the issues on the mobile app for a short period before Mr B brought it up directly. And I can see based on the information provided the problem was put right a few weeks later. NatWest accepted that it will need to consider making customers aware if such an issue crops up in the future too.

Mr B did make the effort to ensure NatWest was aware of the difficulties he was facing and said this was slowing down his mortgage arrangements. When the complaint came to this service NatWest accepted that perhaps the original £50 offer it had made to Mr B wasn't enough so I'm pleased to see that it contacted our investigator and revised the offer upwards by a further £100 to bring the total to £150.

I think the revised offer made by NatWest is fair in the circumstances. There was an apology and an acceptance that Mr B had made a fair point. So I think in the end NatWest acted reasonably when it increased the compensation total to £150. I know NatWest had paid the original £50 but I'm unsure if it has already paid the additional £100 – if it hasn't it should do so as quickly as possible.

Putting things right

Pay the additional offer it made of £100 as compensation to Mr B as quickly as possible if this hasn't already been done.

My final decision

I uphold this complaint.

I require National Westminster Bank Plc to:

- Pay the additional offer it made of £100 as compensation to Mr B as quickly as possible if this hasn't already been done.

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

John Quinlan
Ombudsman