

The complaint

Miss K complains that National Westminster Bank Plc (NatWest) has not credited her bank account with two international payments of 40 USD and 40 EUR that she was expecting. She says they keep asking her to get information from the sending bank.

She's also unhappy about the customer service she received. She said she's had very limited communication from NatWest and the £100 compensation awarded does not reflect the time and impact this issue has had on her.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I will focus on giving the 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.

Having done so, I agree with the conclusions reached by the investigator for the following reasons:

- NatWest has tried to locate the two missing payments in its system but hasn't been able to. This suggests something has gone wrong during the payment journey. Because both payments were international transfers, the payment will have travelled through different banks (known as correspondent banks) before reaching NatWest. I cannot hold NatWest responsible for anything that has gone wrong before the payment reaches them.
- NatWest has acknowledged that it should have asked Miss K to request the Unique End-to-End Transaction Reference (UETR) from the sending bank. This would've helped it to try and trace the payment. It has suggested Miss K does this now, and once received it will try to trace the payment. To recognise that it should've requested this sooner, NatWest has offered to pay £100 compensation. Having considered the likely impact this delay has had on Miss K, I'm satisfied this is fair compensation in all the circumstances.
- I've reviewed the communication between NatWest and Miss K about this matter. Whilst I understand Miss K is unhappy that she's had to take time out of her days to try and get this sorted, I'm satisfied NatWest always kept her updated and provided responses to her in a timely manner.

I appreciate this isn't the answer Miss K is looking for, and I understand it may come as a disappointment to her, as she considers more compensation should be paid. However, having considered all the evidence, I'm not persuaded NatWest needs to offer anything over the £100 it has already offered to pay.

If Miss K decides to go ahead and request the UETR she should provide it to NatWest and they will assist her with tracing the payments.

My final decision

National Westminster Bank Plc should pay £100 to Miss K.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 20 September 2024.

Rachel Killian
Ombudsman