

## **The complaint**

Mr P complains that he was unable to access online banking through National Westminster Bank Plc's ("NW") mobile App impacting the payment of his bills and that it applied a block to his card causing embarrassment when shopping.

## **What happened**

Mr P says he was unable to log into his online banking through NW's App on 22 February 2024 and was receiving an error message saying:

"...some kind of error has occurred when trying to establish a connection between your device and their service when trying to login".

Mr P called NW about the problem. NW couldn't see any issues at its end and suggested Mr P check his Wi-Fi connection and also deleting and reinstalling its App.

Mr P says his Wi-Fi connection is fine and tried deleting NW's App and reinstalling it but nothing worked. So Mr P raised a complaint as he wasn't able to access and check his account online. Mr P was promised a call back by the complaint handler but Mr P says this never happened.

Mr P says the following day he also had issues when trying to log in and that he wasn't able to pay for shopping as his card was blocked.

NW didn't uphold Mr P's complaint as it couldn't see it had made an error and that its records showed Mr P had full access to his account and his account wasn't blocked or temporarily frozen by it. But NW credited Mr P's account with £30 as a gesture of goodwill to acknowledge the distress and inconvenience the matter had caused him.

NW explained that from January 2023 all customers who are registered for its mobile App get a push notification with the first One Time Passcode instead of a text message when logging in and that the notification goes into the notification centre within the mobile App. NW further explained that if you select resend Passcode, it will be sent as a text message and that its records show Mr P was re issuing the code while logging in. NW said Mr P was asked to use a card reader when shopping as his mobile number got invalidated on 22 February 2024 and that he revalidated his number on 3 March 2024 and started receiving the codes via text itself.

Mr P provided NW with screenshots and video evidence of the issues he was having logging on in the hope it would investigate the issues he was having further but NW failed to do this and so Mr P brought his complaint to this service. Mr P wants to be compensated £250 and to close his accounts with NW.

NW have confirmed that Mr P can close his accounts with it online or via its App.

One of our investigator's looked into Mr P concerns but didn't think there was enough evidence to show that the issues Mr P was having logging on through its mobile App was

due to an error of NW and that Mr P's direct debits had gone out as normal with no issue. Furthermore, they didn't think the issue Mr P was having with his card while shopping was due to NW's systems as NW had confirmed no blocks were applied to his account and Mr P was able to successfully make two purchases from a shop on the day in question.

They thought the options NW provided for closing Mr P's accounts was fair, but they did agree that NW's service could've been better as it had failed to call Mr P back, but thought the apology and £30 compensation was fair and didn't think NW needed to do anything further.

Mr P disagreed and believes the problems are at NW's end and can't be blamed on Wi-Fi connections or other external factors and has asked for an ombudsman's 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.

It might help if I explain here my role is to look at the problems Mr P has experienced and see if NW has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr P back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And where there is a dispute about what happened – as in the case here - I've based my decision on what I consider most likely to have happened in the light of the available evidence.

I have looked carefully at all the evidence provided including Mr P's screen shots and video evidence and it is clear to me for a short period Mr P has had trouble in accessing his account through NW's mobile App. What is not clear and I think remains the case is what caused this – whether it was a glitch in NW's system, something Mr P was doing or some other external factor outside both Mr P and NW's control.

So I'm unable to make a definitive finding on what caused problems for Mr P when trying to access his account through NW's mobile App. But I think as there were no reported issues with NW's mobile App it is likely the issues Mr P was having were due to external factors outside of NW's control.

It appears to me that Mr P only started having problems with the mobile App following his number becoming invalidated as NW's online audit records show Mr P successfully logging on at 12:03 on 22 February and then a few minutes later his number became invalidated but that after Mr P updated his number on 2 March he was once again able to log in through the mobile App. So I think it is possible the issues Mr P experienced could be down to this.

I also think it's likely Mr P transaction was declined due to the same issue. Mr P has provided us with screen shot showing transaction declined but NW has shown that Mr P's mobile number was invalidated at the time and so he wouldn't have been able to use the card stored on his phone to pay until his number was revalidated and that instead would've had to use a card reader.

I appreciate Mr P was inconvenienced by these issues but sometimes things don't go smoothly and although Mr P wasn't able to log on through the mobile App, I can see he was able to log into his account online through another means as well as transact on his account on the day a transaction was declined.

So I don't think NW have made an error or are responsible for the issues Mr P experienced with its mobile App. I accept NW failed to call Mr P back and that is disappointing, but overall I think the £30 compensation paid is fair.

I understand that Mr P wishes to close his accounts with NW in the easiest possible way. NW have confirmed that he can do this through its App or online which I think is reasonable and as such I don't think NW needs to do anything more to resolve Mr P's complaint.

### **My final decision**

For the reasons I've explained I've decided not to uphold Mr P's complaint and there is nothing more National Westminster Bank Plc needs to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 October 2024.

Caroline Davies  
**Ombudsman**