

The complaint

Mr B complains about the service he received from National Westminster Bank Plc ("NatWest") after he asked it to refund him £209.

What happened

On 2 June 2024 Mr B placed an order – for next day delivery – with a retailer that I will call "C". The cost of the item was £209 and Mr B paid C for the item using his NatWest account debit card.

On 3 June 2024 C failed to deliver Mr B's order as agreed and NatWest debited his account with the sum of £209.

On 4 June 2024 Mr B contacted NatWest to request an immediate refund of the £209 he had paid C. NatWest advised Mr B that it was unable to do so. Later on the same day Mr B advised NatWest that C had agreed to refund him the £209 he had paid it and that this refund would take 5 days to appear on his account, but he felt he shouldn't have to wait that long. Later on the same day NatWest agreed to pay Mr B £100 for the service it had provided him earlier in the day in respect of his (immediate) refund request.

On 5 June 2024 NatWest credited Mr B's account with £100.

On 7 June 2024 Mr B referred his complaint to our service. On the same day C refunded the sum of £209 to NatWest.

On 10 June 2024 NatWest credited Mr B's account with C's refund of £209.

Mr B's complaint was considered by one of our investigators who came to the view that having paid Mr B £100 NatWest need do nothing further.

Mr B didn't agree with the investigator's view so his complaint has been passed to me for review and 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 can confirm that I've come to the same overall outcome as the investigator and for broadly the same reasons. There is also very little I can usefully add to what has already been said.

I would also like to confirm that I've considered the information submitted by the parties but won't be commenting on it all – only what I consider to be central. This isn't intended as a discourtesy to either party but reflects my role resolving disputes informally.

The first thing for me to say is that I'm satisfied that NatWest did nothing wrong in refusing to credit Mr B's account immediately with the sum of £209 and I'm of this view for the same reasons as those given by the investigator, reasons I'm satisfied I don't need to repeat here. But even if wasn't of this view I can't see how this refusal by NatWest has caused Mr B a loss given that he received a £209 refund (from C) to his account just seven days after he had requested an immediate refund from NatWest.

So this just leaves me to consider whether the service NatWest provided Mr B between 4 June 2024 (the date Mr B first contacted NatWest) and 10 June 2024 (the date Mr B received a refund from C) warrants an award in excess of the £100 already paid to him.

It's clear from Mr B's response to the investigator's view that he feels that he should be paid more than the £100 he has already been paid.

But having:

- reviewed the telephone notes provided by NatWest
- listened to two calls made by Mr B to NatWest on 4 June 2024
- regards to the relevant chargeback scheme rules
- considered when Mr B was advised by C that it would refund him the sum of £209
- regards to when Mr B received to his account the refund of £209 from C
- the activity on Mr B's account between 4 and 10 June 2024
- regards to awards our service generally makes for this type of complaint

...I'm satisfied that NatWest need pay Mr B nothing further. Indeed, had NatWest not already paid Mr B £100 I would have been minded to award him less than £100.

My final decision

My final decision is having paid Mr B £100 National Westminster Bank Plc need do nothing further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 January 2025.

Peter Cook
Ombudsman