

## **The complaint**

Mr I is unhappy with several aspects of the service that he's received from National Westminster Bank Plc ("NatWest"), including service he received while in branch.

## **What happened**

Mr I went into a NatWest branch and asked for help as his debit card had stopped working. A member of NatWest's branch staff took Mr I's debit card and handed it to the branch manager who told Mr I that they would investigate the matter for him. Mr I then had to wait for two hours for the branch manager to return to him, who then delegated the matter to another member of staff who then resolved the matter quickly. Mr I wasn't happy with the length of time he had to wait for the branch manager, so he raised a complaint.

NatWest apologised to Mr I for the poor service he'd received while in branch and paid £150 compensation to him for any trouble or upset he may have incurred as a result. Mr I didn't feel NatWest's response went far enough in consideration of the frustration he'd incurred. And he also wasn't happy with how NatWest had handled his complaint, including but not limited to his being unhappy that his complaint wasn't initially acknowledged or responded to by NatWest and that NatWest's CEO didn't respond to him directly after he escalated the matter to the CEO. As a result, Mr I referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that NatWest's response to Mr I's complaint, including the apology and the payment of £150 compensation, already represented a fair resolution to what had happened. Mr I didn't agree with the position of our investigator, so the matter was escalated to an ombudsman for a final 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 note that several aspects of Mr I's complaint relate to how NatWest have handled his complaint. This includes, but isn't limited to, that Mr I's complaint wasn't acknowledged or responded to in a timeframe acceptable to Mr I, and that NatWest's CEO didn't directly respond to Mr I after he escalated his complaint to them.

I must confirm that I won't be able to consider any of these aspects of Mr I's complaint. This is because the rules by which this service must abide, which can be found in the Dispute Resolution ("DISP") section of the Financial Conduct Authority ("FCA") Handbook, include that this service can only consider points of complaint about specified financial matters. And how a business has handled a complaint is not one of the specified financial matters that this service is authorised to consider.

In short, this means that this service can't consider a complaint about how a business has handled a complaint. And this remains the case even if a complaint is about one of the specified financial matters that this service has the authority to consider. Accordingly, I'm satisfied that all the aspects of Mr I's complaint that reference his dissatisfaction with how

NatWest have handled his complaint fall outside the remit and authority of what I am permitted to consider.

The aspect of Mr I's complaint that I can consider here is his dissatisfaction with how he was treated while in branch, including that he had to wait for two hours before the branch manager came back to him.

In their response to Mr I's complaint, NatWest accepted that they'd provided poor service to Mr I while he was in branch, and they apologised for it. And NatWest also paid £150 to Mr I as compensation for any trouble or upset he may have incurred for the poor service he received.

Upon review, NatWest's apology and payment of £150 compensation to Mr I seems reasonable to me, and I feel that it does provide a fair outcome to Mr I's complaint about the poor service he received.

In taking this position, I've considered what happened to Mr I while he was in branch and the inconvenience and worry it would have caused him, and I've also considered the general framework this service uses when assessing compensation amounts, details of which are available on this service's website. And having done so, I'm satisfied that £150 is a fair compensation amount.

Again, it must be stressed that I've only considered what happened to Mr I while in branch, and I haven't considered Mr I's complaint about how NatWest handled his complaint, for the reasons explained previously. And, ultimately, I feel that £150 does provide fair compensation to Mr I for the poor service he received from NatWest while in branch.

It therefore follows that I won't be upholding this complaint or instructing NatWest to take any further action here – because I'm satisfied that the action NatWest have already taken fairly resolves this complaint. I realise this won't be the outcome Mr I was wanting, but I hope that he'll understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 4 November 2024.

Paul Cooper  
**Ombudsman**