

The complaint

Mr T is unhappy that stored payee details on his National Westminster Bank Plc (“NatWest”) account have changed without him changing them, and that NatWest can’t explain how this has happened.

What happened

Mr T raised a complaint with NatWest because he felt that stored payee details had been changed without his doing so. NatWest responded to Mr T and explained that the payee details that Mr T was referring to hadn’t changed since Mr T had first input them when setting up those payee details.

NatWest did accept that Mr T hadn’t received a reasonable standard of service when contacting them about the matter or in how his complaint about the matter had been handled. NatWest apologised to Mr T for this poor service and made payments totalling £170.00 to him as compensation for any trouble or upset he may have incurred as a result. Mr T wasn’t satisfied with NatWest’s response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that the response that NatWest had already issued to Mr T, including the explanation, apology, and payments of compensation, already represented a fair outcome to what had occurred. Mr T remained dissatisfied, 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 won’t be upholding this complaint. This is because I’m satisfied from the information that NatWest have provided to this service that the payee details on Mr T’s account haven’t changed since Mr T first input them when setting up the payees.

I appreciate that Mr T may feel and believe differently here. However, how and why this might be the case sits outside the scope of this review, which is concerned solely with the actions of NatWest. And to confirm, I’m satisfied that NatWest haven’t acted unfairly towards Mr T in this regard, because I’m satisfied from the information provided to me that Mr T’s payee details haven’t changed.

Mr T has also said that he’s unhappy that NatWest haven’t been able to provide him with a clear explanation of what happened. However, given that I’m satisfied that the payee details on Mr T’s account haven’t changed, I’m also satisfied that NatWest did give Mr T a clear explanation of what happened in their first complaint response letter – within which NatWest told Mr T that the payee details on his account hadn’t changed.

Regarding the customer service aspect of Mr T’s complaint, I feel that apology and payments of compensation that NatWest have already issued to Mr T for the poor service he’s received already represents a fair resolution to that aspect of Mr T’s complaint. And I

can confirm that the level of compensation that Mr T has received from NatWest is commensurate with what I might have instructed NatWest to have paid to Mr T, had they not already done so. As such, I don't feel that NatWest should fairly be instructed to do anything further regarding this aspect of Mr T's complaint.

All of which means that I'm satisfied that NatWest have already provided a fair and reasonable outcome to Mr T when responding to his complaint. And it therefore follows that I won't be upholding this complaint or instructing NatWest to take any further or alternative action.

I realise this won't be the outcome Mr T was wanting. But I trust 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 T to accept or reject my decision before 5 November 2024.

Paul Cooper
Ombudsman