

## **The complaint**

Mr M is unhappy with the service he received from National Westminster Bank Plc. Mr M wanted his account statements for the past few months and NatWest was unable to deal with the request in a quick and simple way. Mr M said this caused him financial loss and other lifestyle difficulties too.

Mr M would like NatWest to pay him for his financial loss and compensation for the distress and inconvenience caused too.

## **What happened**

There was some confusion right from the start. Mr M wanted to get bank statements from NatWest but said instead the account was closed. Mr M tried in branch and through every option available to get what he needed from NatWest. Mr M said he needed the statements to ensure payment of his welfare claims and to allow him to pay important bills.

Initially NatWest offered Mr M £100 for the problems it had caused. But it reconsidered and increased the amount by a further £700 to make a total of £800 once the complaint had come to this service. Mr M wasn't sure if this was reasonable in his specific circumstances so continued with his complaint to this service.

Our investigator upheld the complaint. But between the complaint coming to this service and her reviewing it she noted that the offer from NatWest did increase substantially. When Mr M asked if this was a fair offer our investigator confirmed she would need to investigate the facts before she would be able to confirm. She said NatWest had eventually managed to get the statements to Mr M, but it had taken too long. Our investigator accepted there had been an impact on Mr M but said that the £800 total now offered by NatWest was at the higher end of what this service would consider. Because this had only happened after the complaint came here this meant she upheld the complaint but felt the £800 total now offered was fair and reasonable.

Mr M didn't accept this and asked for his complaint to be passed on 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.

Mr M said he made a basic and simple request to receive his bank account statements from January to May 2024. He withdrew the final amounts in the account and said after the statements had been produced the account could be closed. But to Mr M it appeared that the staff member just closed the account as he didn't receive any statements. Mr M said he tried in different branches in different parts of the country to resolve this. But nothing was produced in branch, and nothing arrived at the addresses he gave NatWest.

Mr M said NatWest provided misleading and incorrect details and information throughout the time he was making the requests. He said without the statements being produced he missed out on welfare payments he was entitled to and was therefore unable to pay bills.

Mr M said this had a huge impact on him. He confirmed his health conditions he suffers with, the bills he was unable to pay, and the problems he faced with housing.

Mr M produced details of a late payment he owed and confirmed he had to borrow money from friends for some essentials. But said it was really the emotional and physical distress and inconvenience NatWest should now pay him for.

NatWest accepted Mr M had been asking for statements since the account was closed 15 July 2024. And it accepted the statements were not provided to Mr M until roughly 25 September 2024. It apologised for the delays and problems it had caused.

NatWest accepted Mr M had made many attempts to get hold of his bank statements. It confirmed the account had closed with a zero balance in July 2024 and it noted Mr M said he was expecting credits for a government department into this account. But it followed this by confirming there hadn't been any credit transactions into Mr M's account over the past 12 months. It said the last of these had been in March 2023. It said as the account was now closed there was only limited details available and it said part of the problem trying to issue statements before was because there hadn't been any transactions so the system couldn't generate statements. NatWest accepted that it hadn't made these points as clearly as it should have done when Mr M started making requests for statements.

NatWest agreed it had made errors and it had caused Mr M distress and inconvenience – it apologised for this. It said it had at last sent Mr M the statement details he had originally requested for the period and initially offered him £100 for the inconvenience.

NatWest said if Mr M sent relevant proof of losses or “*out of pocket charges*” it would look into these further. NatWest provided Mr M with a letter confirming he'd been attempting to retrieve statements since July 2024 but didn't get these until September 2024. It thought this might help with any difficulties he might be having recouping any outstanding welfare payments.

NatWest considered Mr M's complaint a bit further after Mr M had been involved in discussions and emails across NatWest's various teams and agreed to arrange a further compensation cheque payment of £700 on top of the £100 it had already sent him. It apologised again and said if Mr M suffered any further problems, he should make contact again.

There's no doubt that NatWest should have provided Mr M with a better service from the start. It's not clear if the initial staff member did just close the account or only closed it after thinking the statements had been issued and were on the way to Mr M. So, I can understand how Mr M sees it. NatWest could have been quicker to see the problem, explain it to Mr M, and then find a resolution for him.

Eventually the statements were produced, but it took months, and again I can understand why Mr M felt this should have been an easy and straightforward request. He made many requests across a range of different NatWest teams, branches, and staff, yet nothing seemed to happen, and nobody seemed to be able to clarify why at the beginning. It should have been easy to advise Mr M why the statements weren't coming through the system.

Mr M has understandably found this very frustrating and upsetting. Considering his circumstances and health conditions that has clearly added to the impact upon him. NatWest

did apologise throughout and did offer contact details of organisations who could offer Mr M support. It also offered Mr M some vouchers for particular shops in case that would help him through the difficult financial period. NatWest also produced a letter for him in case it would help with government departments and agencies.

I think it was fair and reasonable for NatWest to agree to review any details and evidence from Mr M in relation to any payments he was due that he didn't get because NatWest hadn't provided the statements when requested. If Mr M did produce anything which showed a direct link, I would expect NatWest to consider these amounts as it agreed to do. I think that's fair and accept that Mr M hasn't produced details that would mean it has to pay at this point.

I think the total amount of £800 compensation for distress and inconvenience paid to Mr M is fair and reasonable based on the evidence provided. It's clear there was an impact on Mr M, NatWest made mistakes, took too long, didn't explain the issues, or resolve the problems as quickly as it should have done.

### **My final decision**

I uphold this complaint.

It was only after the complaint was referred to this service that NatWest made the additional £700 offer which is why the complaint is upheld.

But I agree with the total award so won't be asking NatWest to make any further award.

I think National Westminster Bank Plc has already paid the full total amount of £800 to Mr M. If it hasn't it should do so immediately.

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

John Quinlan  
**Ombudsman**