

## **The complaint**

Mr G complains National Westminster Bank Plc (NatWest) failed to provide him with historic statements going back to between 2005 to 2011.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them here again. The facts aren't in dispute, so instead I'll focus on giving my reasons for my 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.

I've carefully read all of the correspondence sent to this Service. That being said, my decision won't address every point or comment raised. I mean no discourtesy by this, it simply reflects the fact our Service is an informal dispute resolution service, set up as a free alternative to the courts. So, in deciding this complaint I've focussed on what I consider to be the heart of the matter, rather than considering every issue in turn.

I've seen what Mr G has said about why he needs this information and why it's so important to him. I can understand that and I've every sympathy with the position he now finds himself in. However, I don't consider NatWest has acted unfairly as I'll now explain.

NatWest, like most businesses, sets time limits on how long it holds sensitive customer information. This is to protect both the customer and the bank and is in line with data protection regulations. NatWest's policy on historic information confirms that NatWest keeps records for up to ten years after the customers relationship with it ends. So for this reason it hasn't been able to provide Mr G with the information he requested.

I can see how important this issue is for Mr G and he's made a number of enquiries with NatWest to see if there's any way it can access this information. NatWest said it would try and request the historic statements for him, but it can't guarantee it will be able to provide him with any. It's said it's likely to be unable to access any information going back between 2005 and 2011. Unfortunately, the information Mr G requires goes back more than the retention period NatWest has for such information. For that reason, I can't reasonably criticise NatWest for not having this information to hand now.

And because it can't access the information, it's not able to provide it to Mr G. I know this isn't the answer Mr G was hoping for but NatWest has acted in line with its own policies and with data protection guidelines, so I can't reasonably say it's made a mistake.

Like the investigator, I'm satisfied NatWest could have been clearer with Mr G when he requested the statements in branch. I have no way of knowing what was actually said here but Mr G has taken from that conversation there was a possibility this could be done. NatWest has acknowledged this and offered Mr G some compensation for the inconvenience caused to him.

Of course, there will always be people in any organisation that will understand how these processes work better than others, but Mr G wouldn't have known that. I am satisfied this led to unnecessary distress and inconvenience and given Mr G's health issues, it only added to the inconvenience he was caused and led him to believe the bank statements could be made available when they couldn't.

NatWest paid Mr G compensation of £200 for the distress and inconvenience caused and also towards costs associated with him having to visit the branch. And while NatWest made some service mistakes here, I am satisfied the level of compensation paid by NatWest is more than reasonable here.

I'm sorry I haven't been able to assist Mr G, but I don't consider NatWest has made a mistake or acted unreasonably in not being able to provide him with historic statements, and, for that reason, I can't reasonably ask it to do anything more to resolve this complaint.

### **My final decision**

For the reasons mentioned above, I don't uphold Mr G's complaint about National Westminster Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 31 December 2024.

Jag Dhuphar  
**Ombudsman**