

The complaint

Mrs C's complaint is about National Westminster Bank Plc not providing accessible banking services for disabled people, particularly those that cannot talk on the telephone.

What happened

Mrs C says that she was unable to complete an eligibility calculator for an overdraft or apply for an overdraft on a joint account because NatWest required her to do this over the phone. Mrs C has explained this isn't possible for her and NatWest didn't allow her husband to speak on her behalf.

NatWest issued a final response to Mrs C dated 24 April 2024. It noted Mrs C's complaints as encountering difficulties when attempting to apply for an overdraft and not being able to use the video banking facility to discuss general banking matters. Regarding the overdraft application, NatWest accepted this could have been handled better but said it was pleased that Mrs C was able to make an application for a £500 overdraft on 6 April 2024 and this was accepted.

NatWest said that its video banking cannot be used to make general banking enquiries and so it didn't accept there had been a bank error. It said Mrs C could contact it through its 24/7 messaging or Relay UK service given that telephone banking wasn't accessible for her.

NatWest noted that Mrs C had declined its offer of £50 compensation and said if she changed her mind to contact it for payment to be made.

Mrs C wasn't satisfied with NatWest's response. She said she shouldn't have the frustration of going through an inaccessible process each time she applied for a financial product. She asked that she be provided with a dedicated email address or that video banking be made available for all services, or a comprehensive live chat facility be provided. She said that these services currently have limited functionality.

Our investigator noted Mrs C's concerns and that she felt NatWest had failed to make reasonable adjustments for her under the Equality Act 2010. He said he had considered the Equality Act 2010, but his view was based on what's fair and reasonable. He noted that NatWest customers with hearing difficulties or speech impairments have the option to use Relay UK as an alternative to telephone banking. While he noted this took longer to use than video or online chat services, he thought this was a reasonable adjustment for Mrs C's circumstances.

Our investigator noted Mrs C's comment that she had been provided with an email address for a mortgage adviser previously, but he didn't think NatWest had done anything wrong by not providing a direct email address for a personal banking adviser. In this case, our investigator thought the £50 offered by NatWest was fair.

Mrs C didn't accept our investigator's view. She said that she had let NatWest know on several occasions that she was unable to talk on the phone. She said there wasn't an option to select for sensory processing differences when asking for reasonable adjustments.

My provisional conclusions

I issued a provisional decision on this complaint the details of which are set out below.

Mrs C has said that NatWest's banking services aren't fully accessible for disabled people, particularly those who cannot talk on the telephone. Our investigator considered Mrs C's concerns about reasonable adjustments not being made and NatWest's duties under the Equality Act 2010. As our investigator explained, we don't have the power to decide whether or not NatWest is in breach of the Equality Act 2010, as we are an informal dispute resolution service. I note the point Mrs C has made about the cost of legal action and I am sorry if she was upset by the comments about this, but it is important to explain our role. What I can assure Mrs C, is that I take all relevant law and regulation into account when deciding what's fair and reasonable in the circumstances of a complaint.

Mrs C's complaint was that she tried to use the eligibility checker twice on 6 April 2024, but this hadn't worked. I can understand how frustrating this must have been. However, this was an eligibility checker and Mrs C would still have needed to apply for the overdraft and have this approved.

Due to the issues with the eligibility checker Mrs C was directed to call NatWest. Given Mrs C's circumstances she asked her husband to call on her behalf. NatWest has accepted that it didn't provide the service it should have at this point, and I am sorry to hear of the upset Mrs C was caused while trying to provide consent for her husband to act on her behalf. NatWest offered to pay Mrs C £50 because of the service issues at this time. While Mrs C did experience inconvenience and upset through this process, as the overdraft was successfully applied for on 6 April and approved, I think that the £50 offered is reasonable compensation for this.

While the overdraft was provided, Mrs C has raised wider concerns about how NatWest provides accessible banking. Our role isn't to determine how a bank operates but instead to consider whether it has done anything wrong when dealing with customers or treated them unfairly. Mrs C said that the banking services NatWest provides aren't fully accessible. She said that she has made NatWest aware on several occasions that she is unable to speak on the telephone. NatWest does have services in place to assist customers who aren't able to use telephone banking. These include its messaging service and Relay UK. However, I accept that these may not always be suitable and when a customer raises an accessibility concern, I would expect NatWest to consider the customer's specific needs to ensure that it is offering a tailored service where possible.

Mrs C has said that the messaging service and Relay UK can be difficult to use and take more time and I think that NatWest should take this feedback onboard. Mrs C has suggested wider use of the video chats, text services and live chats. I can understand why Mrs C wants additional options for communicating with NatWest but as noted above, it isn't my role to say how a business should operate. Instead, I have considered whether there are reasonable adjustments that should be made to support Mrs C. In this case, while I find that NatWest's messaging service and Relay UK do provide options for Mrs C, I also think that NatWest should have explored further Mrs C's concerns to see whether there was more it could do to support her.

Mrs C has said that she would like to have a dedicated email address to direct her queries through. I can understand that this would be beneficial for her, but I also note NatWest's comment that it doesn't currently offer this service for general banking enquiries. However, given the comments Mrs C has raised about her communication needs, we asked NatWest if there were other options available to Mrs C. NatWest explained that it does have a Customer Support Specialist team that vulnerable customers can be referred to when they

need specialist support. While NatWest hasn't provided a direct contact for Mrs C, it has said that it can refer Mrs C to its Customer Support Specialist team if she wishes. While this team is used to support customers on an ad hoc basis, NatWest has said that someone from this team could contact Mrs C to discuss her needs and how to help her going forward. I think it would have been reasonable for NatWest to have offered this support when Mrs C first raised her concerns and, if Mrs C wishes to be put in touch with this team, I would expect her communication needs to be considered fully in this process.

Taking everything into account, I find that as well as the acknowledgement of the issues with the service provided when Mrs C contacted NatWest following the issue with the eligibility calculator, NatWest should also have done more to work with Mrs C when she raised her wider concerns. Mrs C has explained that she faces accessibility issues each time she wishes to discuss a financial product and while I understand that NatWest pointed out options that are available, it didn't take time to understand the issues Mrs C was experiencing or try to identify if further support could be provided. While I cannot say whether access to the Customer Support Specialist team will result in all of Mrs C's needs being met, I think that this option could have been explored at an earlier stage.

Because of the issues Mrs C has experienced and the upset these have caused her, I think it fair that NatWest pay Mrs C an additional £100 compensation (additional to the £50 compensation offered and bringing total compensation to £150), for the distress and inconvenience Mrs C has been caused.

Mrs C accepted the provisional decision and requested that she be put in touch with NatWest's Customer Support Specialist team. NatWest confirmed that it had no further information to add.

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.

As Mrs C accepted my provisional decision and NatWest said it had nothing further to add, my conclusions haven't changed. For the reasons I have set out above, I think NatWest should have done more in response to the concerns Mrs C raised about the options available to her for contacting NatWest. Because of this I find that it should pay Mrs C an additional £100 compensation (bringing total compensation to £150).

NatWest should also, as it offered, put Mrs C in touch with its Customer Support Specialist team as she has requested.

Putting things right

National Westminster Bank Plc should pay Mrs C a total of £150 compensation - £50 compensation as it offered for not providing the service it should have when Mrs C experienced issues with the online tool (if this hasn't already happened) and a further £100 for not providing the service it should have when Mrs C requested support.

Mrs C should also be put in touch with NatWest's Customer Support Specialist team.

My final decision

My final decision is that National Westminster Bank Plc should take the actions set out above in resolution of this complaint.

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

Jane Archer
Ombudsman