

## **The complaint**

Mr F complains about the telephone system operated by National Westminster Bank Plc. He said that this created a hostile atmosphere, which made it hard to access the bank's services.

## **What happened**

Mr F said he found it difficult to access the services provided by NatWest, because he found its telephone system hard to navigate and hostile. Mr F felt this system just delayed talking to an agent. He said NatWest reads out long detailed statements which aren't helpful to him, and he found this distressing when it was repeated. He wanted NatWest to acknowledge these things, which he said it does systematically. But he said NatWest just denied it had a problem.

NatWest didn't agree that it had done something wrong. It said that its automated system had worked as designed during Mr F's interactions with it. But NatWest did acknowledge Mr F's feedback that there was room for improvement, and it paid him £50 as a gesture of goodwill, in recognition of the frustration he'd told it about.

Our investigator didn't think this complaint should be upheld. She said that our service can't tell NatWest to change its telephone system. She noted that NatWest had taken Mr F's feedback on board, and had provided Mr F with an alternative number to call which should make it easier to speak to an agent. It had also paid Mr F £50 for any distress caused. Our investigator said this was a good way to recognise Mr F's feelings in this matter despite his overall complaint not being upheld.

Our investigator said that for our service to make an award, we need to see that the impact of a business's mistake was more than the frustrations people might expect to experience as part of everyday life. She recognised Mr F's concerns, but didn't think that she could recommend NatWest takes further action here.

Mr F replied to disagree. He said that forcing customers to repeatedly hear the same information created a hostile environment. He wanted NatWest to put a system in place which meant he could learn the numbers to skip these announcements. Mr F wanted an ombudsman to consider his complaint, so this case was then passed to me 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.

I've reached the same overall conclusion on this complaint as our investigator.

I understand that Mr F finds the contact methods that NatWest has in place, frustrating. NatWest has shown our service details of the call system it operates, and its customer

journey through that system. Whilst I appreciate that Mr F would like a smoother and more direct customer journey, it's my duty to resolve complaints by reference to what is fair and reasonable in all the circumstances of the case. And here, I don't think NatWest has been unfair or unreasonable.

I note that NatWest has recognised there is room for improvement, and it has taken Mr F's feedback on board. It told Mr F that it had made some changes to its call system recently, to improve it, and it has also given him a different number to call, which can hopefully route him more swiftly to the person he needs to talk to. It has also offered a payment of £50 as compensation for the upset Mr F experienced. I do think that provides a fair and reasonable outcome to this complaint, and I don't think NatWest has to do more now.

I know that Mr F will be disappointed, but I don't think his complaint should be upheld.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 6 January 2025.

Esther Absalom-Gough  
**Ombudsman**