

The complaint

Mr I complains National Westminster Bank Public Limited Company (NatWest) sent him a letter through the post despite asking for no post to be sent.

What happened

Mr I was charged for a failed direct debit, and NatWest sent him a letter to advise of the charge and when it was due. Mr I had previously told NatWest not to send any post to his address as it wasn't safe.

Mr I complained to NatWest and it accepted it had made an error but couldn't explain how or why as it had records of electronic communication only. NatWest paid Mr I £50 as an apology for the mistake.

Unhappy with this answer, Mr I brought his complaint to this service. An investigator looked into things and agreed NatWest had made a mistake.

The investigator said Mr I had provided proof of a second letter NatWest sent him, but there were no guarantees certain letters wouldn't be sent out.

The investigator said NatWest couldn't be held responsible for someone else opening Mr I's post, the reason he wants no post sent out. And, overall, the investigator thought the £50 NatWest had already paid Mr I was a fair offer.

Mr I disagreed with this outcome, and said the investigator was biased and incompetent. Mr I asked for an ombudsman to decide things.

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 I is worried the investigator would select an ombudsman to decide his complaint, and I wouldn't be impartial. I'd like to assure Mr I, as an ombudsman, I review everything afresh and won't be swayed by an investigator's assessment and I'm entirely impartial.

It's clear Mr I's previously asked NatWest to only send communication electronically. NatWest's provided proof it's recorded this request correctly on its system and any letters for Mr I should be electronic only.

But it's also clear Mr I was sent a letter about the charge he was due to pay. NatWest's accepted this is an error, but can't explain why the letter was sent.

Mr I's said NatWest has sent other letters in the past, after he told it not too, and he sent a copy of a letter he'd received. The investigator said this was a different letter, but I disagree.

I think the letter Mr I sent to this service is the same letter he complained about and

prompted this decision. The letter says there's a charge due for a returned direct debit in October 2024, sent in November 2024. I think this letter is the subject of this complaint.

Whilst I don't doubt NatWest might have sent out other letters, Mr I has only sent in one, the letter relevant to this complaint. And Mr I only complained about this single letter.

If Mr I's received other post from NatWest he might want to consider complaining to NatWest about these letters, but I can't consider any other letters in this complaint.

Mr I says his post is opened by other people in the same property as him. And although I agree NatWest can't be held responsible for other people's actions, it accepts it should never have sent the letter in the first place.

So, I have to think about what a fair amount of compensation is.

I need to bear in mind Mr I received the letter, although it's unclear if it had already been opened or not. And I also need to consider the actions of the other people in Mr I's property, they shouldn't be opening his letters, regardless of any error by NatWest.

I accept the letter being posted will have worried Mr I, and he won't know if other letters have been sent and taken by other people. But I'm satisfied NatWest has the correct preference for contact with Mr I, it should be electronic, and this appears to be a single error.

NatWest sent a final response covering two complaints, and I'm only deciding the part about a letter being posted out.

For this error, NatWest paid Mr I £50 in compensation, and in the specific circumstances of Mr I's complaint, I think this is a fair offer, I won't be asking NatWest to pay more.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 17 April 2025.

Chris Russ
Ombudsman