

## **The complaint**

Mr H is unhappy that National Westminster Bank Public Limited Company (“NatWest”) won’t reimburse a payment that he made by mistake to his Bounce Back Loan (“BBL”).

## **What happened**

In August 2024, Mr H paid £281.72 into his BBL by mistake. Mr H called NatWest and explained what had happened. In response, NatWest’s agent explained that they would refer Mr H’s request to the relevant team, who would send a form to Mr H that would allow him to apply to have the payment reimbursed to him.

But Mr H didn’t receive the form. And when he spoke with NatWest again, he was told that because his BBL account was in arrears, he wasn’t eligible for a reimbursement of the payment into the account that he’d mistakenly made. Mr H wasn’t happy that NatWest wouldn’t reimburse the payment, so he raised a complaint.

NatWest responded to Mr H but they didn’t feel that they’d done anything wrong and they confirmed that their policy on such matters was that when an account was in arrears, that no payment reimbursements were permitted. Mr H wasn’t satisfied with Mr H’s response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn’t feel that NatWest had treated Mr H unfairly by refusing to reimburse the payment and so didn’t uphold the complaint. Mr H remained dissatisfied, so the matter was escalated 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.

Having done so, I won’t be upholding this complaint or instructing NatWest to take any further or alternative action here. This is because NatWest have confirmed to this service that they don’t allow any payment reimbursements from an account if that account is in arrears – which Mr H’s BBL was at that time he requested the reimbursement.

NatWest’s policy on this matter doesn’t feel unfair or unreasonable to me. I say this because when Mr H took the BBL from NatWest he agreed to repay the loan in accordance with the loan payment schedule. Mr H hasn’t done that, and because of this his loan is in arrears.

Ultimately, I don’t feel that it would be fair or reasonable to instruct NatWest to return money to Mr H from a loan account to which Mr H hasn’t made the monthly payments that he agreed to make when he took that loan. And I feel that this principle applies even in consideration of any financial difficulty that Mr H may be experiencing.

When Mr H first requested the reimbursement from NatWest, that request was forwarded to the relevant team by the agent that Mr H spoke with. That team rejected Mr H’s request the

following day. But NatWest don't appear to have then told Mr H that his reimbursement request had been declined, and it was only when Mr H called NatWest again, approximately a week later, that he was told that the payment wouldn't be reimbursed back to him. This clearly isn't ideal, and so I've thought about whether any compensation might fairly be merited to Mr H because of this.

Upon consideration, however, I feel that the impact of NatWest not effectively communicating with Mr H was relatively minor in this instance. I say this because it was always the case that Mr H wouldn't be able to obtain a reimbursement of his payment, because his BBL was in arrears. As such the impact on Mr H of NatWest not reaching out to him as quickly as they could have done was that his understanding of this fact was delayed, and it wasn't the case that Mr H could ever have obtained a different outcome.

While I accept it would have been frustrating for Mr H to have not learned sooner that he wasn't eligible for a payment reimbursement, I don't feel that the delay Mr H experienced in being told that information was impactful to the degree that any form of compensation or further action from NatWest is fairly required.

All of which means that I won't be upholding this complaint or issuing any instructions to NatWest. I realise this won't be the outcome Mr H was wanting, but I hope he will understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask to accept or reject my decision before 22 July 2025.

Paul Cooper  
**Ombudsman**