

The complaint

Mr H complains that National Westminster Bank Plc (NWB) blocked his card whilst he was abroad.

What happened

Mr H holds a debit card with NWB.

In October 2024 Mr H told NWB that he would be going abroad in November and using his card.

On 3 November 2024 Mr H was unable to use his card whilst abroad because it had been blocked. Mr H says he was left without the means to buy food/drink and pay road tolls.

Mr H complained to NWB. NWB acknowledged the complaint but didn't issue a final response. Mr H brought his complaint to this service.

Following the referral of the complaint to this service, NWB made a proactive offer to settle the complaint. It said it hadn't made an error by blocking the card but offered £100 compensation for the delay in responding to the complaint.

Our investigator thought the offer was fair. He said that NWB had provided evidence to show that the card had been blocked for security reasons in line with the terms and conditions.

Mr H disagreed so I've been asked to review the complaint.

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 reviewed the terms and conditions of the account. These state that NWB can suspend or restrict a card in certain circumstances including if the bank has reason to believe that the card details haven't been kept safe, or that the card has been used fraudulently or without the customer's permission.

Mr H agreed to these terms and conditions when he took out the card.

NWB has told this service that if customers are traveling abroad, it's advisable to register their travel plans in advance, as this will notify the bank's systems that the card is going to be used abroad. There's no dispute that Mr H notified the bank in advance of his travel plans. However, NWB has said that although advance notice of travel plans reduces the likelihood of card transactions being blocked, the bank's systems can still flag transactions which it classifies as high risk.

I've reviewed the information provided by NWB regarding the card block. I can see that until 3 November 2024 Mr H had been using the card abroad without any issues. NWB has said that the card was blocked on 3 November 2024 because it had been reported as stolen.

NWB has provided a system note evidencing this.

I appreciate that Mr H was caused inconvenience when the card was blocked. However, based on what I've seen, I'm not persuaded that NWB made an error when it blocked the card. This is because the banks fraud monitoring systems identified the card as being compromised and suspended its use by blocking it. This is in line with the terms and conditions of the account.

I've thought about whether NWB's offer to settle the complaint is fair. As I've said above, I haven't found evidence that NWB made an error when it blocked the card. However, NWB failed to respond to Mr H's complaint within a reasonable time, which has added to his distress and inconvenience. In the circumstances I think the compensation offered is fair. I won't be asking NWB to do anything further.

My final decision

My final decision is that I don't uphold the complaint. The redress offered by NWB is fair and reasonable and should be paid to Mr H if it hasn't been paid already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 12 May 2025.

Emma Davy
Ombudsman