

The complaint

Mr H is unhappy with National Westminster Bank Plc. Mr H was trying to arrange an international transfer to reach his sister abroad. He said he encountered unjustified restrictions, poor service, lengthy delays, and inadequate explanations.

What happened

Mr H said making the international transfer took him an entire afternoon and he was very uncomfortable throughout the whole process. Mr H made attempts to send the transfer by phone but at the final stage he kept getting an error message. He then tried to send it via his computer, and it went through, only for him to then immediately get a text message suggesting the transfer might be a scam.

Mr H received a voice recording asking him to call NatWest but as he didn't have a pen handy, he didn't get down the number so instead went into a local branch. The branch still needed to put Mr H on the phone to the fraud team. Mr H said he felt as though he was treated like *"a criminal and a fool."* He said he was interrogated, and the questions were invasive. Mr H said he had previously transferred money without issue. Mr H raised a series of points when he complained to NatWest.

NatWest responded about the transfer and said it was committed to protecting customers from potential fraud and it will restrict usage if it feels customers accounts are at risk. It confirmed this was in line with its account terms and conditions. NatWest apologised for any inconvenience caused by the service provided but said no error had been made. It said it was possible that the same issue could arise again in the future.

In relation to the phone call made from the branch to the fraud team NatWest listened to the call recording but didn't accept Mr H was treated like a criminal. It also didn't accept the call had been as long as Mr H said. It said he was speaking to the agent for around 12 minutes. NatWest said it was required to ask questions about the transfer to make sure it was genuine. Again, it said this was designed to prevent fraud and protect customers accounts and itself.

Mr H said the fraud prevention approach wasn't very up to date. But it said despite how Mr H felt about needing to call the person he was paying the transfer to, this was still its correct procedure, and it needed to be followed.

NatWest said it had 72 hours to contact Mr H after a payment is stopped with a fraud indicator. And it noted Mr H called it when the issue arose, so again it said no bank error had been made.

It confirmed when a restriction is applied this can only come off after the customer has spoken to the fraud team. It said this was due to the team's specialist knowledge of scams, fraud and following the processes around these. NatWest said this was still the case despite Mr H visiting a local branch to discuss it.

Mr H was concerned if the transfer was stopped for any other issue, but NatWest confirmed it has nothing to do with gender, ethnicity, or names.

Mr H remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said it wasn't unreasonable for NatWest to block the payment pending further checks. He noted it had acted in line with account terms and conditions. Our investigator wouldn't comment on NatWest systems and processes but saw the transfer block was lifted on the same day and then went through. He said NatWest hadn't prolonged the matter unnecessarily. He accepted the questions asked of Mr H during the telephone discussions with the fraud team were common and used industry wide. He accepted these needed to be personal so that only the account holder could answer.

Our investigator accepted the fraud system used picked up a number of variables rather than specific personal characteristics. He said it only considered risk factors. And he confirmed that this service wouldn't get into the specifics on NatWest's fraud indicators and systems.

Mr H remained unhappy and asked for his complaint to be passed on 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.

Mr H provided in depth and detailed recollections of the events. He produced lengthy details at every stage for which I'm grateful. But, I'd just like to confirm that I won't be commenting on every point Mr H has made. I will be dealing here with what I consider to be the main factors of this complaint only.

Based on Mr H's correspondence it's clear that NatWest were alert to the transfer and any potential scam or fraud. Mr H made several attempts to complete it on his phone and then tried to use his computer. I can understand why Mr H found this all rather frustrating, despite not doing it previously through this bank he had made similar transfers in the past through other banks. The transfer did go through when he switched to sending it by computer, but he still got the text message asking him to check in with NatWest due to a potential scam.

I think it was reasonable that rather than call Mr H decided to visit a local branch instead. So, I can see why he was then disappointed that the branch still put him on the phone to discuss this rather than get it done face to face with branch staff. NatWest has confirmed it would have called Mr H within 72 hours of the incident. But it has also said in this instance it didn't need to as Mr H made contact first. I've no reason to dispute this.

But I've listened to the telephone call, and I don't think NatWest acted unfairly or unreasonably during the call. It said, *"The member of staff Mr H spoke to was polite, friendly, understanding, asked the correct questions and clearly advised Mr H why she was looking to clarify certain information."* I don't think the questions or the way these were asked were done in any way to make Mr H feel like a criminal or a fool. I thought these were in line with what I'd expect a bank to ask and asked in a respectful manner. Mr H said it was unjustified, intrusive, and discriminatory but I didn't find any evidence of any of that when I listened to the call recording.

NatWest said the call lasted around 22 minutes and the payment was blocked for one hour and five minutes before processing was completed. I don't think that's an unfair or unreasonable amount of time.

I realise Mr H doesn't think the need to call the person the transfer is being made to is particularly safe from a fraud perspective, but it is part of NatWest's process. Yes, it is unfortunate if this was an inconvenient time for the person receiving the call, but I don't think NatWest did anything wrong by requiring this. And I don't think the call was excessively long including the waiting and hold time. I think it's fair and reasonable NatWest work through the process to make sure customers and their money are safe as well as protecting the bank. NatWest pointed out that the way Mr H had received the bank details from abroad was one that is open to fraud and increased risk. This suggests to me that NatWest acted in the right way to ensure the safety of this account.

Mr H wanted details of why his transfer was flagged and details of the fraud assessment. He said this process lacked transparency, but I accept NatWest can't give out details of these factors. It was only willing to say there are *"multiple measures in place in order to avoid our customers being scammed, however we are unable to stop all fraud or scams. Our systems will not just review the payment value alone, and will take multiple factors into account, and depending on the risk factor it will either let a payment proceed or it will be blocked until we can speak to the customer."* I think that's a perfectly reasonable level of detail to satisfy Mr H but maintain safety and security around the processes.

Mr H raised concerns about the way his complaint was handled but I can't get into such issues as complaint handling isn't a regulated activity.

Mr H also said this caused him financial inconvenience and complications. He said there were added costs and extra fees and an impact on his financial record. But I haven't seen any evidence of this. Similarly, Mr H has said this was due to his personal characteristics – but there's just nothing to show that to be the case. It wasn't the sort of activity NatWest had seen on Mr H's account before and so that raised its internal flag for checking.

I do understand Mr H's frustrations and why he was upset. But I don't think in this complaint NatWest did anything wrong. Once international transfers go through there's very little the bank can do if these are wrong or if they shouldn't have been paid - so I do understand why NatWest has such checks in place.

My final decision

I don't uphold this complaint.

I make no award against National Westminster Bank Plc.

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

John Quinlan
Ombudsman