

The complaint

Mr S complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY didn't treat him fairly when he raised a dispute and that its response was rude and unprofessional.

What happened

Mr S has a credit card account with NatWest.

Mr S raised a dispute with NatWest on 9 January 2025 about goods he'd paid for on his credit card. He said he was meant to receive nine items but one was missing and another was faulty. He complained to NatWest about things he'd said went wrong in the course of raising his dispute. NatWest looked into the issues Mr S complained about and said it had done nothing wrong. Mr S complained to us.

Two of our investigators looked into the various issues Mr S complained about. One of them looked into things Mr S said had gone wrong at the start of his claim. The other looked into things Mr S said had gone wrong when he called to find out what was happening to his claim having heard nothing.

Our first investigator awarded Mr S £70 in compensation which Mr S accepted.

Our second investigator said that they thought compensation that NatWest had offered following our involvement - £100 – was fair and reasonable. Mr S didn't accept our second investigator's view and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed onto me.

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 can see that Mr S is very unhappy with the way NatWest handled his dispute and that he's raised a number of complaints. I would have preferred to deal with all of his complaints in one go rather than as separate complaints. In this case, however, I've only been asked to consider what happened when Mr S called to find out what was happening to his claim as he'd heard nothing. In other words, what happened when he called an agent named "Nick" and NatWest's response to his complaint about that call which Mr S says really upset him.

Initially NatWest didn't uphold Mr S's complaint about what happened when he called "Nick". It said that it didn't think its agent had been rude or unhelpful and that it thought Mr S was rude – in tone and manner – after the agent had explained that he'd email the person looking into his dispute and ask them to fast track his case. NatWest made other observations too.

Following our involvement, NatWest listened to the call again. Having done so, NatWest agreed that the agent could have been more empathetic and acknowledged that Mr S had been waiting on hold for a longer than usual time. NatWest also agreed that the agent had provided conflicting information when Mr S asked to be transferred to a manager. Because

of this, NatWest offered £100 in compensation by way of apology.

I've listened to the call with "Nick" and to a number of other calls with agents throughout this dispute. Some of the calls are extremely well handled, some aren't. More importantly, I think NatWest was right to acknowledge that "Nick" could have been more empathetic when the call started. I also think that "Nick" could have listened more carefully as there were several points during the call when Mr S says one thing and "Nick" appears to hear something different. Equally, I agree that Mr S's responses and tone at times didn't help.

I think the £100 that NatWest has offered is fair in this case. I also think that both parties will have to find a better way to communicate with each other if they're going to have a constructive relationship going forwards. I can see that NatWest has provided Mr S with the details of a dedicated line to support vulnerable customers and those over 60. That was, in my opinion, a constructive thing for NatWest to have done. Hopefully that'll help.

Putting things right

As I've already mentioned, I agree with our investigator that the £100 NatWest has offered is fair and reasonable – I wouldn't aware more. So, that's the award I'm going to make.

My final decision

NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY has made an offer to pay £100 to settle this complaint and I think this offer is fair in all the circumstances.

So, my decision is that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should pay £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 July 2025.

Nicolas Atkinson
Ombudsman