

## **The complaint**

Mr S has complained about a National Westminster Bank PLC (“NatWest”) branch visit he made to remove a block that has been applied to one of his accounts.

## **What happened**

In December 2023, NatWest applied a block to one of Mr S’s accounts. NatWest tried to contact Mr S to discuss the block on the account, but Mr S says he doesn’t use phones due to a disability. Mr S complained to NatWest about this, and subsequently referred that complaint to this service.

One of our ombudsmen considered the complaint, and they concluded that:

- NatWest acted within the terms and conditions of the account in placing the block on Mr S’s account in an attempt to protect Mr S from suspected fraud.
- NatWest had tried to call Mr S to explain matters and left Mr S a voicemail asking that he calls them. And in response to the complaint, NatWest provided the telephone number he could ring to get the block removed.
- They hadn’t seen any evidence that Mr S was unable to use a telephone, but Mr S refused to call NatWest as he believes it’s unnecessary.
- The investigator had tried to find a way forward to get the matter resolved for Mr S.
- Ultimately, NatWest’s request that Mr S call its fraud department was reasonable and so they were satisfied that Mr S had been given a reasonable way forward to resolve matters.

After that final decision was issued (the merits of which can’t be revisited in this complaint), Mr S says he attended branch and says that the visit was traumatic and that he wasn’t sure from the visit whether the block had been removed or not.

Mr S complained to NatWest about how matters were handled. NatWest issued a final response to the complaint on 14 November 2024. NatWest confirmed the stop was still in place on Mr S’s account. NatWest invited Mr S to get in contact and provided him with telephone numbers to call. It also confirmed that Mr S could inform NatWest about any vulnerabilities he has, so that NatWest can better help Mr S in the future. NatWest paid Mr S £60 for the trouble and upset caused.

Unhappy with the response to his complaint, Mr S referred his complaint to this service. After he did so, NatWest confirmed that the stop was still in place. NatWest explained that to remove the block Mr S should either call its fraud department, or alternatively, Mr S should attend branch. NatWest said that if he visited a branch, it could arrange for a member of staff to assist him in speaking with the fraud team. NatWest explained this would need to be done in a room with just Mr S.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint but they didn’t uphold it.

As Mr S didn't agree with the investigator's assessment, the matter was referred for an ombudsman's 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 considered everything that has been provided, I don't uphold this complaint. I will explain why.

Firstly, I would like to make it clear that I won't revisit the complaint that Mr S had previously referred to this service and an ombudsman has already addressed. So, I won't comment on NatWest's decision to place a block on Mr S's account in December 2023 to protect Mr S from potential fraud.

Therefore, all I have considered here is what Mr S has complained about since the ombudsman issued their decision in October 2024 – which is essentially that the block was still on his account, and when he went to branch to resolve matters, he says the visit was traumatic. Mr S says he left not knowing if the block would be removed from his account.

Since referring this complaint to this service, Mr S has repeatedly said that he has video footage from his visit to branch that he would like us to consider. Given that this complaint centres around that visit, I would very much like to have seen the footage to understand what happened during his branch visit. However, despite having had a number of months in which to send the footage (I understand it was taken around 2 October 2024), Mr S has still not sent the footage to us.

I can see that, due to the file size, Mr S says he was unable to send it by email. In response, investigators have given Mr S suggestions on alternative methods of sending it - such as putting the video file on CD or on a USB stick. However, Mr S has said he isn't able to do that and it appears that he's not explored other ways he could send it to this service. As Mr S has not been able to provide footage, the investigator did ask NatWest if it could provide CCTV footage of Mr S's branch visit. But NatWest said that it was no longer available as it had been deleted after its retention period had expired.

Therefore, given that Mr S has not sent the footage to this service, despite having had ample opportunity to do so, and NatWest can't provide CCTV footage either, I therefore have had to consider this complaint on the evidence that we have been provided with.

Before I address what Mr S has said about the branch visit, I understand that the main concern Mr S has is that the block still remains on his account since the ombudsman's decision. However, I can see that NatWest has given Mr S two different ways he can speak with NatWest's fraud team – either to speak to them over the phone, or to attend branch and, with the assistance of branch staff he can speak to the fraud team in one of the rooms in the branch.

In my view, NatWest has provided Mr S with two reasonable ways for him to speak to NatWest's fraud team, so as to get the block removed.

Mr S has said that he's been warned about scams of people impersonating his bank, and so thinks it's inappropriate to speak to NatWest over the phone. I agree that there are a large amount of scams about at present - some of which do involve scammers impersonating a consumer's bank. So I can understand Mr S's concern about receiving a call from someone claiming to be NatWest. But Mr S can easily get around that concern by calling NatWest

(rather than answering an inbound call), on a telephone number supplied from a trusted source e.g. the telephone numbers stated in NatWest's response letters to his complaint, or telephone numbers provided on its website. If Mr S did that, then he would know he was speaking to NatWest and he could ask to be put through to the fraud team.

Nevertheless, Mr S says that he doesn't use a phone due to a disability, so I understand that calling NatWest may not be feasible for him. But even if that is the case, he has also been given the option to attend branch instead - which in the circumstances seems like a reasonable alternative. So, I'm satisfied that, since the previous ombudsman's final decision, Mr S has had reasonable options made available to him, in which to resolve matters and get the block removed.

Turning now to the branch visit, as explained above, I've not had sight of the footage from Mr S, which is unfortunate. So, I can't be sure of exactly what was said or what exactly happened. But, other than saying the visit was traumatic, Mr S has given little detail about what occurred during his visit. However, in compiling its file for this complaint, NatWest asked the branch staff to give their recollections about what happened during Mr S's visit.

In summary, the branch staff said that Mr S turned up to branch with his son, and his son started filming. The branch staff say that they asked him several times to stop filming and say that Mr S's son was rude. They also say that they were happy to speak with Mr S alone, but Mr S's son wouldn't allow them to do so, and so Mr S and his son left the branch.

Given the sensitive and confidential nature of what customers may discuss when in branch, I think it is quite reasonable that the members of staff asked Mr S's son to stop filming. Indeed, I don't think I would feel comfortable if I were at a counter in a bank branch and another customer came in and starting filming with their phone in the branch.

Nonetheless, it's clear from what Mr S has said and what the branch staff have said that Mr S's visit didn't go well. It seems the fact that he or his son was filming was an issue. And I've not seen anything, either from Mr S or NatWest, to suggest that Mr S had actually spoken to NatWest's fraud team whilst he was in the branch. So, although Mr S says he came away from the branch visit not sure if the block had been removed or not, I think it would've been fairly obvious, given how things apparently went, that it hadn't been.

Therefore, this leaves Mr S back in the position that he was in, when the previous ombudsman issued their decision. Mr S will either need to speak to NatWest's fraud team on the telephone number it gave to him. And if that option doesn't suit his circumstances, he can visit a branch and, on his own, be assisted by a member of staff in a side room to speak with the fraud team to resolve matters.

Mr S has explained that he has a disability that causes him mobility issues. So, I recognise that, in his circumstances, going to a NatWest branch may not be convenient for him. But as NatWest's fraud team need to actually speak with him about the concerns that it had, I can't see that there are any other practical ways for Mr S to do this, other than the two options offered by NatWest.

Finally, I recognise that it may be distressing and frustrating for Mr S to have not had access to the money in his account for such a long period of time. But he knows - and has done for a long time - what steps he needs to take to rectify matters. And I don't think what NatWest is asking him to do is unreasonable, as it has a duty to protect Mr S's account if it suspects fraud. So ultimately, it is up to Mr S to comply with NatWest's request that he speak with its fraud team to rectify matters.

So given everything I have seen, I can't say that NatWest's actions in October 2024 or since then have been unreasonable.

**My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 25 April 2025.

Thomas White  
**Ombudsman**