

The complaint

Mr L has complained about how NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) handled his request for a balance transfer.

What happened

Mr L contacted NatWest twice, to ask if he could make a balance transfer from his credit card, to his sister's credit card with another provider. He was told this wasn't possible. He then called a third time, and was able to complete the transfer.

Three months later, Mr L called to request a further balance transfer, but was told this wouldn't be possible. Unhappy with the conflicting information, he made a complaint to NatWest. NatWest apologised, and offered him £100 for the distress and inconvenience caused by the service he received.

Mr L then brought a complaint to our service. NatWest explained that historically, it allowed such transfers to be made. However, it no longer does, so our investigator thought it reasonable that NatWest hadn't made the second transfer. However, she could see conflicting information had been provided. This had been upsetting and inconvenient. However, she thought that the £100 offered was fair to address this.

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 agree with our investigator. It's clear that NatWest's policy changed, but it's not clear when. It may be that the first transfer shouldn't have gone through. But the fact it did, didn't cause a problem for Mr L. But it's certainly now the case that NatWest doesn't allow this type of transfer. And there's nothing in its terms and conditions to say it will.

That said, Mr L was given conflicting information. This must have been frustrating and inconvenient. But I agree that £100 is fair to address this, and is in line with what our service would have awarded.

My final decision

It's my final decision that the £100 offered by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY is fair. I leave it to Mr L to decide whether he'd like to accept it, if he hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 June 2025.

Elspeth Wood
Ombudsman