

The complaint

Mr K complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY hasn't fixed the problems he's having adding his debit card to a digital wallet.

What happened

Mr K has a joint account with a debit card. He wanted to add his debit card to a digital wallet but couldn't do so. He contacted NatWest for help. He says that NatWest looked into the issue and told him that its technical team was unable to resolve the problem and he should try again in 30 days' time. Mr K did so but still wasn't able to add his card to the digital wallet in question. He complained.

NatWest looked into Mr K's complaint and said that its technical team had again looked into the issue without success, that he should try again in 30 days' time and that in any event NatWest reserved the right not to add his card. It accepted that it had caused inconvenience and offered £100 in compensation. Mr K was unhappy with NatWest's response and so complained to our service.

One of our investigators looked into Mr K's complaint. Having done so, they said that they didn't think NatWest had acted unfairly or unreasonably. Mr K wasn't happy with our investigator's recommendations saying that he had a card with another bank that he'd been able to add to the same digital wallet and his wife had been able to add her card too – a card from the same joint account. He also said that NatWest "non-committal" response – that it reserved the right not to add a card – wasn't an explanation either. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, referred to 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 K has tried to add his debit card on his joint account with NatWest to a digital wallet. He's been able to do that for another card he has with another business. And his wife has been able to add her card – from the same joint account. But he hasn't been able to add his card. I can see that he's spoken to NatWest on more than one occasion about this and NatWest's technical team has looked into this, and that he's followed advice to "try again in 30 days' time". He's still not been able to add his card despite this. I'm satisfied that the technical team hasn't been able to identify what the problem is, and it is possible that Mr K hasn't passed a check. And I agree with him that NatWest saying it reserves the right not to add a card doesn't explain what the problem is. In this case, however, given that the technical team hasn't been able to identify what the problem is, I agree with our investigator that the compensation NatWest has offered is fair and reasonable as it reflects the inconvenience to Mr K.

Putting things right

I can see that Mr K didn't accept NatWest's offer. Since I think it's fair in the circumstances, I'm going to award the £100 offered. That way Mr K can make NatWest's offer legally binding should he wish to do so.

My final decision

NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY has already made an offer to pay £100 to settle the 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 K to accept or reject my decision before 24 April 2025.

Nicolas Atkinson
Ombudsman