

The complaint

Mrs T complains about how National Westminster Bank Plc (NatWest) treated her after she attempted to set up a standing order instruction. As a result, Mrs T has suffered inconvenience and stress.

What happened

In March 2024, Mrs T visited a branch of NatWest with a written instruction to set up the standing order. NatWest sent the instruction internally for processing but wrote back to Mrs T saying they were unable to process it as no account details for the beneficiary had been included in the letter. Regrettably, whilst this letter was sent, it was not received by Mrs T.

Payments were not sent to the beneficiary as expected, who made contact with Mrs T. Consequently, Mrs T complained to NatWest.

NatWest responded to the complaint saying they could not identify a bank error, but they confirmed that after a subsequent visit to branch by Mrs T, the standing order was successfully set up and payments made. As a goodwill gesture, NatWest credited Mrs T with £40. Mrs T disputed with NatWest that she had omitted the beneficiary account details on her letter, saying she uses the same template each year and only changes the dates and amounts accordingly. Within her correspondence with NatWest, she accused them of amending her letter by removing the account details, to cover up their error of not setting up the instruction.

NatWest responded to Mrs T to assure her they had not made any alterations to her letter but unhappy with NatWest's refusal to admit what she considered to be the truth, Mrs T brought the complaint to our service.

Our investigator after looking into the complaint fully, issued their view in which they said NatWest did not need to do anything further. Our investigator found no evidence that NatWest had altered Mrs T's letter so could not agree with Mrs T's accusation. Finally, they considered that the £40 NatWest had credited as a goodwill gesture was fair.

Mrs T replied to our investigator's view rejecting it, mentioning her computer background, that she had used the same template for several years without issue, and it was appalling that NatWest employ individuals who regard altering customer documents as acceptable. Accordingly, it was agreed that an ombudsman would review Mrs T's complaint.

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 have looked carefully at all the information NatWest have provided to see if it has acted within its terms and conditions, followed due process, and to see if it treated Mrs T fairly. I've also looked over the extensive amount of information Mrs T sent in, for which I thank her. If I don't mention any specific point, it's not because I failed to take it on board and think

about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

I was sorry to learn that what should have been a straightforward process to set up a standing order instruction has turned into a prolonged complaint for Mrs T. Part of my role is to determine whether what took place treated Mrs T reasonably, and whether NatWest followed the process correctly.

Clearly, the crux of this complaint is the letter of 20 March 2024 in which Mrs T requested to set up a standing order. And I recognise how very strongly Mrs T feels that NatWest deliberately doctored her letter, namely removing beneficiary account details which she attests to including. As our investigator rightly stated, the evidence presented isn't sufficient to uphold this accusation. The evidence from both parties is contradictory, essentially both Mrs T and NatWest are disputing the same document. On the balance of probabilities, and examining this complaint through the lens of plausibility, firstly I find it unlikely that NatWest would have tampered with this Mrs T's instruction, and secondly I'm not persuaded as to the reason they would decide to do so.

I do acknowledge what Mrs T has sent to this service is what she regards as evidential proof of what she thinks NatWest did, but on review, it does not prove the action she is accusing NatWest of.

Moving on to compensation, I note that Mrs T has said she does not want money from NatWest and will donate the £40 to a charity of her choice, so I feel no need to address this aspect in my decision.

I think NatWest has acted within its terms and conditions and treated Mrs T fairly. And I can't hold NatWest responsible for the omission of the account details on Mrs T's letter. And so, I cannot require it to take any further action towards her.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 3 June 2025.

Chris Blamires
Ombudsman