

The complaint

Ms C complains about the service provided by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') when there was a problem making a payment from her account.

What happened

Ms C phoned NatWest when she was having repeated problems making a payment to a merchant who supplied her with essential business support.

Her complaint is about how NatWest dealt with that call.

The call handler was unable to say why there was a problem with the payment. He offered Ms C compensation to reflect the inconvenience caused by what happened.

Ms C wasn't looking for compensation – her priority was to pay the merchant. Ms C said she'd previously made other payments from the account to this merchant without difficulty. And it was agreed that she had ample funds in the account for this purpose. Ms C was frustrated by the situation and this prompted Ms C to say some things that made the call handler think she might be at risk of harm. He reported his concerns and an ambulance was subsequently sent to Ms C's home.

Ms C was very upset by what happened. She was concerned about the waste of scarce NHS resources and said she'd felt the situation was very humiliating for her. She thought NatWest had acted in a way that was inappropriate and not in line with national protocols for situations where there is concern for someone's welfare.

When she complained, NatWest agreed the call handler could have dealt with things better and paid £150 into Ms C's account to apologise. Our investigator thought that was broadly a fair resolution and didn't recommend asking NatWest to do anything more.

Ms C disagreed so the complaint has come to me for a final 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.

This includes listening to the call recordings provided.

I've carried out an independent review and having done so, I've reached the same conclusion as our investigator. I'll explain my reasons.

We provide an informal complaint handling service. My role is to consider the evidence presented by the parties and reach an independent, fair and reasonable decision based on the facts of the case and the evidence provided by both sides. I may not address every single point or question raised. This doesn't mean I haven't considered the evidence and everything Ms C has said. It just means I've been able to reach a decision in this case without needing to refer to things in more detail.

The main background facts are not in dispute and NatWest admitted there were shortcomings in the service it provided. So my focus is on Ms C's main complaints and whether NatWest has done enough to put things right.

NatWest doesn't take the complaint process seriously and NatWest shouldn't just deposit money in accounts – the bigger issue is improving service

NatWest logged a formal complaint and involved complaint handling staff who investigated what happened. NatWest sent Ms C a final written response dealing with her complaint well within the time limits it had to do this. NatWest explained that the payment problem was due to the merchant not providing the correct security information to validate the transaction.

NatWest acknowledged that the call handler could have done more during the call to identify the reason for the payment problem. NatWest also said that if the call handler had discussed with Ms C the remarks she'd made, what happened might've been avoided. So I don't agree that NatWest failed to treat Ms C's complaint seriously.

We expect financial businesses to acknowledge complaint issues when things go wrong and to take responsibility for putting things right. Where there are service failings, which NatWest has admitted to here, it's fair and reasonable to expect NatWest to pay redress for distress and inconvenience caused to the customer. It doesn't affect Ms C being able to complain if she's still unhappy. And if she feels the money should more properly be paid elsewhere, she can do this herself if she doesn't feel comfortable keeping the compensation NatWest has paid.

I am satisfied that in addition to paying compensation, NatWest also took other appropriate action to address the poor service issues it identified. NatWest agreed there was no good reason why the call handler's supervisor suggested not calling Ms C back, after the call handler had arranged to do this. NatWest made the call handler's manager aware of Ms C's experiences and feedback and coaching was arranged for both the call handler and his supervisor as a result.

NatWest should've followed national guidelines and shouldn't have contacted police about being concerned for Ms C's welfare.

I can appreciate that Ms C found it very upsetting when an ambulance arrived unexpectedly at her home and she had to explain to ambulance crew that their services weren't required. But I've listened carefully to the call recording that prompted the call handler to be concerned. I can understand why, hearing the language she used and Ms C's evident distress, the call handler felt worried about Ms C's wellbeing.

I've taken into account what Ms C said about NatWest's failure to follow national guidelines and train staff adequately to deal with this sort of situation. And I think the call handler could have usefully done more to try and find out if Ms C really was in urgent need of emergency help. But that doesn't affect my overall view. I am satisfied that the call handler had good reason to think he was acting in Ms C's best interests when he shared with police his concerns about what she'd said to him during the phone call.

NatWest was entitled to put in place its own procedures for staff to follow in this sort of situation and not bound to observe only the protocol that Ms C says it should've followed. NatWest said it's satisfied that the call handler's actions were in line with NatWest's duty to act in its customers' best interests and I accept this. I can't fairly hold NatWest responsible for the police deciding to involve other emergency services when the call was reported to them.

£150 isn't adequate to reflect the impact on Ms C of its poor handling of her phone call and the resulting consequences for her.

Our approach to redress is to look at what's fair and reasonable in all the circumstances of a complaint. One way we would try and do this impartially here is to put Ms C in the position she'd be in if NatWest hadn't been responsible for the poor service issues identified. So my starting point is to think about the impact on Ms C of what happened.

I don't doubt that Ms C was caused considerable distress and inconvenience when she had payment problems. Whilst I am satisfied that that the payment issue itself wasn't NatWest's fault, it's agreed that NatWest could've done more to identify the problem sooner. Had it done so, it's possible that things wouldn't have escalated to the point where Ms C was talking about suicidal thoughts. And it's agreed that NatWest failed to call Ms C back after the call handler said he'd do this. I think this poor service made an already stressful situation worse for Ms C. But it doesn't automatically mean that a larger compensation payment is due from NatWest.

I think the £150 compensation paid by NatWest is fair and reasonable in all the circumstances. It fairly reflects the distress caused and the trouble Ms C was put to as a result of NatWest's service failings. I've kept in mind that NatWest wasn't responsible for everything that went wrong so far as Ms C is concerned. I am satisfied that £150 matches the level of award I would make in these circumstances had it not already been paid and it is fair compensation for Ms C in this particular situation.

Looked at overall, I am satisfied that NatWest has already taken responsibility for addressing shortcomings in the service it provided and done enough to put this right.

I hope that setting things out as I've done helps explain how I've reached my conclusions and why I'm not asking NatWest to do anything more.

My final decision

My final decision is that I don't uphold this complaint.

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

Susan Webb
Ombudsman