

The complaint

Mr R complains that he had no response from NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY when he tried contacting the bank as his existing mortgage product was coming to an end.

What happened

Mr R has a repayment mortgage with NatWest since 2018. The balance then was £225,995.00. Mr R also had a fixed interest rate mortgage product that ended in July 2023 and before that happened Mr R tried to contact NatWest in March 2023 via the online messaging service to discuss his repayment mortgage but got no contact from NatWest. Mr R says that as the payments went up in July and as he thought he was never going to get a response from NatWest he decided to sell his house in August 2023. This was linked to Mr R's son moving to a new job in another location and Mr R decided to sell up and buy a new house with his son.

Mr R says that the mortgage with NatWest was unaffordable and that he could afford the mortgage payments until the end of December 2023 but not thereafter and hoped to have moved house by that time. But January moved into February. Mr R needed his mortgage offer on his new property renewed but his credit file was affected by his failure to make the mortgage payments. So, he finds himself with an unaffordable mortgage and his savings exhausted. Mr R says that he is once again in the situation of having an unaffordable mortgage and when he tried to contact NatWest about some assistance in payments such as an interest-only period on his mortgage, he has again been unable to make contact with NatWest.

NatWest says that it has no record of any contact from Mr R in early 2023 although it says that it wrote out to Mr R six months before his fixed rate product was due to expire telling him that he could fix a rate online via the Manage My Mortgage facility. As there was no contact from Mr R and no new mortgage product his mortgage moved onto its SVR when his monthly payments increased by about £500 to £1,900.00 per month. NatWest says that since 29 December 2023 Mr R's mortgage has been managed by its Financial Health and Support Department as Mr R hasn't made any payments since November 2023. The bank says that it made several unsuccessful attempts to contact Mr R by way of letters, phone-calls, text messages and emails to discuss the position of the account. If there had been contact NatWest says that an appointment with a mortgage advisor could have been set up for Mr R to secure a new interest rate. It says that the only contact it got during this time was a letter dated 20 March 2024 sent by recorded delivery.

Our investigator issued two views. The first one was in November 2024. He noted that there was evidence of Mr R phoning NatWest in 2024 on three occasions when he said he was cut-off before getting through and our investigator thought that this was likely also to have been the situation in 2023 whilst NatWest has been unable to speak to Mr R when it attempted contact. But our investigator believed that NatWest should have done more to contact Mr R after it received his letter of March 2024 and so recommended that the complaint be upheld. As a resolution our investigator said that NatWest should now have a discussion with Mr R and if there was to be a new mortgage product taken out, it should

apply from the 1 August 2023. Our investigator indicated that he would facilitate this call by getting the date and time of the call from NatWest to let Mr R know when to expect it.

Then in March 2025 our investigator issued a second view following his attempts to facilitate contact between NatWest and Mr R and said that in his view NatWest had made reasonable attempts to contact and work with Mr R and said that he no longer took the view that NatWest had acted unfairly and that he didn't recommend that this complaint should be upheld. Mr R disagreed and asked for a review.

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.

Mr R brought his complaint to us which is that apart from an annual mortgage statement he received in September 2023 he got no contact from the bank in the previous 15 months. In his complaint form, Mr R says that he tried to contact NatWest since early 2023 *"as I was being forced to sell my home and move as they had failed to respond to my numerous contacts."*

Mr R had the benefit of a mortgage product until July 2023 but if Mr R obtained no replacement mortgage product his payments will revert to the banks SVR. Mr wanted to move property in 2023 and says that he wanted to speak to NatWest about mortgage options but *"had no intention of signing up to another long-term fixed rate mortgage to cover the interim period"*. Mr R realised that his existing mortgage product was about to end as he got letters from NatWest telling him so and inviting him to make contact but, he says, that despite his attempts to contact the bank in response to the letters *"no one ever answered the phone or the line cut off whilst you were being held in a queue."*

NatWest says that it has no record of contact from Mr R and that he had the facility to fix the interest rate online. I believe that it's useful to look at this complaint in two timeframes. Firstly, before July 2023 and secondly the period after until Mr R brought his complaint to us. In the period before July 2023, it's clear that Mr R had made a decision to sell his house as he says he wasn't interested in a long-term fixed rate product. He was looking for advice but was never able to get through to a NatWest adviser when he tried to get through. Unfortunately, if he did not get through his mortgage would go on the SVR as per the terms of his mortgage offer which it did. If Mr R wanted something different it was up to him to get through to NatWest. There's no evidence that Mr R actually spoke to anyone in the mortgage department at NatWest but seems to have tried to make contact but not persisted with his attempt. As a consumer I understand the difficulties in making calls to service providers but there is no evidence that NatWest was refusing to take calls and Mr R has provided no evidence that his delays in getting through were of such length of time that they would be unacceptable. So, I don't uphold that part of the complaint.

In the period after July 2023, Mr R says that his broker, when the house was being sold, could not get a settlement figure for the mortgage but provided no evidence of that but in any case the house wasn't sold. As his financial situation was deteriorating, he says that three times he tried to get through to NatWest but was unable to. That led Mr R to write to NatWest on 20 March 2024. The letter is addressed to the Financial Health and Support team at NatWest and complains about the bank's failure to contact him.

But Mr R's letter doesn't actually ask NatWest to contact him or give NatWest his number. That would have been useful as NatWest held and continued to hold an old number for Mr R. It seems that at some stage Mr R changed his number but didn't inform NatWest. As Mr R failed to get through to NatWest in the previous year understandably NatWest did not have

his new number. When Mr R wrote to NatWest in March 2024 it would have been helpful if he had provided his new number. Mr R says that he heard nothing in response to his letter. The NatWest notes show that on receipt of the letter it made attempts to contact Mr R by phone and text but as it didn't have his new number Mr R wouldn't have known the bank was trying to get through to him. Mr R told us in his complaint form "*I have had zero contact from NatWest through the whole 15 month period. The only correspondence I have received is my annual mortgage statement which I think was around September 2023 and a couple of letters to tell me that my mortgage was no longer in its fixed period and that the new amount had increased.*"

But when Mr R went into arrears, NatWest started sending him out arrears letters including letters in January, February and March 2024. If I look at one of those letters dated 15 March 2024, it tells Mr R that he needs to take urgent action because of the arrears, asks Mr R to contact the Financial Health and Support team and suggests possible solutions that could be explored, provides a contact number for the team and also alternative sources of advice that he might wish to contact. Mr R says that he didn't get those letters, but I believe it's likely that he did as they are addressed to him but also the post box number Mr R uses when he writes to NatWest's Financial Health and Support team on 20 March is the post box number on those letters. Those letters invited contact from Mr R and then the ball was in his court. Mr R in his letter of 20 March describes trying to get through to the bank but being held in a queue and then being cut off. Mr R has provided no evidence that his delays in getting through were of such length of time that they would be unacceptable. But, in any case, if Mr R were anxious to talk to NatWest, could he not have asked NatWest to contact him and provide the bank with his number? The evidence I have is that on receipt of the letter NatWest tried to contact him but didn't have his new number.

I have a great deal of sympathy for Mr R in the circumstances he now finds himself in, but I don't consider that NatWest are at fault. If Mr R wanted to get through to NatWest I believe that with a greater degree of persistence he could have, and NatWest has demonstrated that it tried to contact Mr R on several occasions and invited contact from him. So, I don't uphold this complaint.

I note recently that our investigator has tried to facilitate contact between the parties and clearly the parties should make contact with each other to discuss the way forward. Although our investigator supplied Mr R's new number to NatWest it's not clear to me that it's on its system and I would ask the bank to note the number given to them by our investigator and if they wish to contact Mr R to use this number. But Mr R has the number for NatWest, and I would urge him to contact the bank to discuss what options are available or alternatively contact the sources of advice contained in the arrears letters from NatWest.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 July 2025.

Gerard McManus
Ombudsman