

## The complaint

Mr S complains National Westminster Bank Plc (NatWest) provided poor customer service during a series of calls on 23 January 2025, which including being hung-up on by an adviser.

## What happened

I sent the parties a provisional decision in March 2025, in which I set out the following background information to the complaint and my provisional findings, as follows:

*Mr S explains he is dissatisfied with the service he received from NatWest during a series of calls on 23 January 2025. He complains he had to wait on hold and was hung up on by an adviser after they refused to put him through to a manager. Mr S also explained he sadly suffers with memory loss and finds it difficult to go through security.*

*NatWest wrote a final response to Mr S on 25 January 2025. NatWest said it had listened to the calls from that day and didn't agree Mr S had received poor customer service describing the calls as 'polite and professional'. NatWest explained it couldn't find any evidence Mr S had been hung-up on and asked him to provide further details.*

*NatWest provided our service with a call log showing four calls on the morning of 23 January and provided recordings of these four calls.*

*Our investigator didn't think NatWest needed to take any action. They explained they had listened to the calls and didn't think NatWest had treated Mr S unfairly. They also couldn't identify a call where Mr S was hung-up on.*

*Mr S rejected our investigator's view, so his complaint has been passed to me to make a final decision.*

## My provisional findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

*I appreciate how strongly Mr S feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.*

*Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.*

*I have examined the records NatWest has provided our service and listened to the four calls. To assist I will give an overview of the calls here.*

*The first adviser (R) tried to assist Mr S by seeking to locate the complaint Mr S was calling about, this appeared to be difficult for R due to there being several complaints made by Mr S. during the call R explained he couldn't access the complaint, and couldn't put Mr S through to a complaints adviser as the department didn't open until 9am. R provided a direct number to the complaint handler which they said was on file and the call ended.*

*Mr S called back the customer service number apparently just after 9am and spoke with a second adviser (O), explaining he hadn't been able to get through on the number provided by R. Mr S explained the previous adviser had provided a number which didn't work. O provided a different number and transferred Mr S through to the complaints team after two minutes.*

*I asked NatWest to provide a recording of the call Mr S had with the complaints team after being transferred, but NatWest said it had not been able to locate this call. I also asked for any notes regarding this call to a complaint's adviser, NatWest didn't provide any notes made during this call.*

*Approximately 20 minutes after the second call above, the log and recordings show Mr S called NatWest again on its general enquires line and spoke with a third adviser (J). Mr S explained had been transferred to the complaints team and been hung-up on about five minutes before the current call. J eventually transferred Mr S through to a complaints team after approximately 15 minutes. There were long pauses during this call where the adviser did not explain what was happening. Mr S was only taken through security after ten minutes of mostly waiting for the adviser to speak.*

*Mr S then spoke with adviser (C), where he repeated he had been refused access to a manager in the complaints team, treated rudely and hung up on. Mr S's complaint was recorded by C.*

*NatWest sent Mr S a final response letter FRL dated 25 January 2025. Both parties are aware of this letter, so I will not repeat it in detail here. I have carefully considered the evidence and would make the following provisional observations regarding this final response letter:*

- Mr S didn't complain about R hanging up on him to O as stated in the letter,*
- Mr S didn't speak with the O for 20 minutes as stated in the letter. The evidence provided shows O passed him through to an unknown complaint's adviser after approximately two minutes,*
- NatWest appear to have said O passed Mr S through to C in the letter, when in fact it was J who passed Mr S through,*
- The timings referred to do not appear to match the call log,*
- NatWest does not appear to have considered the call transferred from O to the complaints team – which is what Mr S was complaining about.*

*I have also checked the number provided to Mr S during his first call. This number is 'currently unavailable' when called, corroborating Mr S's assertion he was provided with an incorrect number when he spoke with R.*

*Fundamentally, it is entirely possible from the evidence provided, Mr S was treated poorly and hung-up on by a complaint's adviser O passed him through to during the second call he made on 23 January. NatWest has not been able to supply this call or provided notes when asked, to dispute whether Mr S's allegations are correct or otherwise.*

*I also note Mr S appears to have called back immediately and was relatively consistent with what he said had just happened. I appreciate Mr S used two different names during the call, but I am also aware Mr S has explained he has memory issues, so it is entirely possible this was a mistake.*

*I therefore have no reason to doubt Mr S's account of what happened, and therefore on balance, am provisionally persuaded it is more likely than not Mr S's account is accurate.*

*I therefore provisionally think Mr S did suffered some inconvenience and distress during these calls and I also provisionally think the final response letter issued regarding this customer service was inaccurate.*

*Having provisionally found the above issues with NatWest's response, and accepted Mr S was treated poorly and given incorrect information, I have considered what I currently think is a reasonable and fair outcome.*

*I am satisfied there were several small mistakes during the morning of 23 January, which I am reasonably satisfied would have caused Mr S some avoidable distress and inconvenience. I also think this was aggravated by a poor response letter which was inaccurate and did not explore the complaint fully. I therefore provisionally uphold Mr S's complaint.*

*I am currently minded that an apology is not enough in these circumstances. I therefore also provisionally think NatWest should pay £100 for the distress and inconvenience it caused Mr S.*

*However, this is a provisional decision, so I invite both parties to make further representations before I will issue my final decision.*

### **My provisional findings and the parties' responses**

Mr S did not respond to my provisional decision.

NatWest responded saying it did not agree with my provisional decision. NatWest explained it thought it was 'unlikely' Mr S was hung-up on by the adviser, it didn't agree with my provisional decision which it thought was based on Mr S's 'word'.

NatWest also made representations regarding Mr S's complaint history with it.

Dealing with the first issue, I have considered the following evidence to decide it was more likely than not Mr S was hung-up on. There is no dispute Mr S called O and was passed through to an adviser, there is also no dispute Mr S rang back approximately 20 minutes later explaining he had been hung-up on.

NatWest has not been able to provide evidence to counter Mr S's allegations, such as a recording of the call or notes, we know the call happened as O clearly passed him through, so there is no dispute on this point. Finally, Mr S's evidence was both consistent and contemporaneous.

On Balance, I remain of the view the evidence supports what Mr S alleged. I have no reason to prefer NatWest's evidence in favour of Mr S's.

With regards to the second point, our service makes decisions on the facts and evidence of each case. I am satisfied there is evidence to support Mr S received poor customer service by NatWest in these specific circumstances as I have set out above.

Having reconsidered the evidence following NatWest's submission, I remain of the view a fair and reasonable award is £100 for the impact of the distress and inconvenience NatWest caused Mr S. I am satisfied this award is in line with what our service expects in such circumstances.

### **My final decision**

For the reasons I have given, my final decision is I uphold this complaint and require National Westminster Bank Plc to pay Mr S £100 for the distress and inconvenience it caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 29 May 2025.

Gareth Jones  
**Ombudsman**