

## **The complaint**

Mrs D complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) refused to let her spend her own money without a good reason. She says this caused her trouble and upset.

## **What happened**

I issued my provisional decision on this complaint inviting both parties to let me have any further comments before I reconsidered the case. Below is a copy of what I said.

### Copy of Provisional Decision

*Mrs D was in a garage trying to pay for a car using Apple Pay but the transaction was repeatedly declined, even after she tried a lower amount. She called the bank about this as she had sufficient funds available and needed the payment authorising.*

*An advisor said that the payment had been declined due to bank policy and suggested she try making the payment using a different means. Mrs D didn't think this was good enough, submitting she should be able to make the payment through Apple Pay, as she didn't have her physical card. Eventually, she had to leave the garage without the vehicle, and make her journey back by public transport and foot, which wasn't easy because Mrs D says she suffers from medical conditions.*

*After Mrs D complained about what had happened and the impact on her, NatWest issued its response. Briefly, it said she'd been correctly informed the transaction had been declined due to its policy and it couldn't give her any more information about this, other than it's done to prevent customer harm and meet its regulatory obligations. It said that in this instance the option is to arrange an alternative method of payment with the payee (such as a bank transfer).*

*Mrs D referred her complaint to us but one of our investigators didn't uphold it. They said there wasn't an error by the bank in refusing the payments as there was provision within the account agreement for it to do that and we couldn't interfere. She said she'd also reviewed the call that had taken place and could see NatWest had suggested she try making the payment through other means, for example, bank transfer, which was an option open to her.*

*Mrs D didn't accept the outcome – she said she wished the matter to go to an ombudsman as the second and final stage in our process.*

## **What I've provisionally 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.*

*In line with this services' quick and informal role, I will focus on what I consider are the key points. I'm intending on upholding this complaint for the following reasons:*

- *The starting position is that the bank is under an obligation to comply with its*

*customer's instruction, unless it has good reason not to. A reasonable belief that the transaction is being made by someone other than the account holder or they are potentially being scammed, are good reasons not to comply. So, it's important to get a complete picture of what was happening here.*

- *I've listened to the call that took place and can see that NatWest had already successfully identified Mrs D because the advisor went onto discuss the account with her. So, from this NatWest didn't appear to have had any concerns that it wasn't talking to its genuine customer (Mrs D).*
- *The advisor explained that the transactions were being declined due to "bank policy". It's submitted to Mrs D and us that this is to prevent the customer and it from harm and meet regulatory obligations, but it hasn't provided anything to show why it was still reasonable to decline the payments once Mrs D got in touch, such as, that it held a reasonable suspicion of fraud or there was another reason. I asked NatWest for more information about this to see if there was something I was missing, and it sent me screen shots of the declined payments, but these aren't in dispute. The key point is, why the payments continued to be declined when Mrs D called for assistance and was there anything else the bank could have done.*
- *Whilst the advisor did suggest Mrs D could arrange to make the payment through alternative means, without any further information about what the actual problem was here, this undoubtedly caused Mrs D a lot of upset and embarrassment when she couldn't make the payment she wanted and asked the bank for help. I don't know why Mrs D couldn't have arranged a faster payment following the call, either using internet banking or telephone banking but either way I accept Mrs D experienced frustration, annoyance and upset at the time. For this, I think NatWest should pay her £150 to settle the complaint.*

### **My provisional decision**

*My provisional decision is that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should pay Mrs D £150.*

### **Responses**

NatWest responded to say that its agent followed its process and policy. It's provided an extract for me to review and says the advisor wouldn't have been able to do anymore in the call because nothing was awaiting approval. Mrs D responded to say that whilst she accepted the outcome, she believed the compensation amount should be higher as she needed her vehicle to get home due to her medical conditions. She added that NatWest took no account of this.

### **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.

Having done so, I've not seen anything compelling to change the outcome.

NatWest has shared an extract with me. It's referred to protecting customers from transactions that may be high risk. It adds that transactions that may have been previously approved may now be declined.

But even after noting this, I don't think the call was a fair way to treat Mrs D, who on this

occasion was requesting clarity to understand what was going on. To simply state “bank policy” with no other information frustrated things from the customer’s perspective. Also, in the call, the advisor says Mrs D could try making the transaction by bank transfer, which suggests the bank was more than happy for her to take a risk but by another means. Some of this simply doesn’t make sense. Overall, the call came across as unhelpful.

Mrs D has said the impact on her was greater and I thank her for being open about this. I’ve no doubt the situation caused her a lot of trouble and upset but it’s still not clear why the payment couldn’t be made trying a different method to limit some of the issues she experienced. Weighing everything, I remain of the view that £150 is a fair way to resolve the complaint. This now completes our consideration of the complaint.

### **My final decision**

My final decision is that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should pay Mrs D £150.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs D to accept or reject my decision before 3 June 2025.

Sarita Taylor  
**Ombudsman**