DRN-5586749

The complaint

Mr D complains about the service he received during a number of telephone calls with the National Westminster Bank plc ('Natwest') about his investment.

What happened

On 2 October 2024, Mr D telephoned Natwest as he was having trouble completing a withdrawal request from his investment. Mr D initially spoke to a Natwest helpline operative that I shall call person N. After explaining the purpose of the call, person N stated that they weren't able to assist him but could pass his call through to another team member who would be able to help.

Mr D explained to person N that he didn't wish to speak to another team member and she should've been able to assist him with what in his mind was a simple query. During the discussion, person N asked Mr D not to scream at her, at which point, he took offence.

As person N wasn't trained to help Mr D with his specific request, she had to put the call through to another team member, who I shall call person R. During that subsequent discussion, Mr D highlighted that he'd previously transferred monies out of his policy and so the conversation turned to the performance of his plan. Mr D didn't agree with what person R set out about the performance of his plan and felt he was rude.

Shortly afterwards, Mr D decided to formally complain to Natwest. In summary, he said:

- The customer service representative (person N) was awful and accused him of screaming, which he says was not the case.
- The call handler who he was subsequently transferred to gaslighted him with 'word salad' to convince him that his investments were doing better than they were.

After reviewing Mr D's complaint, Natwest concluded they were satisfied they'd done nothing wrong. They also said, in summary, that in their opinion, neither call handler he'd spoken to had done anything wrong and had been respectful throughout.

Mr D was unhappy with Natwest's response, so he referred his complaint to this service. As well as repeating the concerns about the two call handlers that Mr D had originally set out to Natwest, he also said that when he rang Natwest again, he was on the phone for over an hour to a call centre in Belfast who confirmed the complaint form was completed on 2 October 2024, but he'd not received any confirmation to say it had been submitted which he felt was 'gobsmacking and completely unacceptable'.

The complaint was then considered by one of our Investigators. He concluded that Natwest hadn't treated Mr D unfairly as having listened to the telephone calls, he felt the call handlers were both trying to be helpful within the remits of their roles.

Mr D, however, disagreed with our Investigator's findings. In summary, he said that the Investigator has seemingly ignored important information in the complaint, such as person R's efforts to try and gaslight him about interest rates.

Our Investigator was not persuaded to change his view as he didn't believe Mr D had presented any new arguments he'd not already considered or responded to. Unhappy with that outcome, Mr D then asked the Investigator to pass the case to an Ombudsman for a 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.

I have summarised this complaint in less detail than Mr D has done and I've done so using my own words. The purpose of my decision isn't to address every single point raised by all of the parties involved. If there's something I've not mentioned, it isn't because I've ignored it - I haven't. I'm satisfied that I don't need to comment on every individual argument to be able to reach what I think is the right outcome. No discourtesy is intended by this; our rules allow me to do this and it simply reflects the informal nature of our service as a free alternative to the courts.

My role is to consider the evidence presented by Mr D and Natwest in order to reach what I think is an independent, fair and reasonable decision based on the facts of the case. In deciding what's fair and reasonable, I must consider the relevant law, regulation and best industry practice. Where there's conflicting information about what happened and gaps in what we know, my role is to weigh up the evidence we do have, but it is for me to decide, based on the available information that I've been given, what's more likely than not to have happened. And, having done so, I'm not upholding Mr D's complaint - I'll explain why below.

For completeness, I want to make clear the scope of my review. Mr D has raised a number of complaint points with Natwest and in their resolution letter to him of 3 March 2025, they addressed nine different concerns. However, as Mr D only raised the issue of how he was spoken to on the two telephone calls on 2 October 2024, my decision will focus on that issue only.

<u>Call number 1 – with person N</u>

Mr D initially telephoned Natwest's general customer service helpline to ask for assistance in navigating their app. He explained to person N that he was trying to find out how to get some money out of his stocks and shares ISA and have it paid into his current account. To try and assist Mr D, person N initially asked him to log into the app and talk her through what options he had available to him. After explaining what he could see within the app, person N told Mr D that she wasn't sure which pathway he should go down. She then went on to explain to Mr D that as she worked within the general customer services team, his question would be better answered by a specialist colleague from the Natwest investments team to ensure the right route was chosen. After person N offered to give Mr D their telephone number, he explained that he didn't want to ring any more numbers given the amount of time he'd already spent on the matter. After person N phoned the Natwest investments team number, the system asked for a 10 digit number, so unaware of Mr D's passcodes, she explained to him that he'd need to telephone them himself. It's at that point that Mr D raised his voice and person N asked him not to scream at her.

Having listened to the call recording multiple times, I'm of the view that person N was respectful and professional to Mr D throughout the discussion. She initially attempted to help him, but she quickly identified that Mr D's needs would be better met by a specialist colleague within another department and attempted to hand his call over to them. Whilst I appreciate that Mr D is upset that person N accused him of screaming at her, when he clarified that he wasn't screaming, rather that he was raising his voice, person N stated "okay, well I would appreciate if you don't raise you voice down the phone when I'm at the other end of the phone". By his own admission, Mr D did raise his voice and person N then asked him not to.

I very much gained a sense of how frustrated Mr D was with being told that he'd have to go through to a different department, as despite her best efforts, person N wasn't able to assist him. I well suspect that person N is trained in the majority of common issues that most customers would typically need help with. But, given the nature of what Mr D was asking for help with, it's not unusual for banks to have colleagues that are specially trained in certain topics (such as fraud, pensions, IT) which their general customer services team would typically then hand over to.

From what I've heard, I can't conclude that Mr D was treated unfairly or unreasonably, nor can I find that person N was disrespectful to him at any point during the discussion.

<u>Call number 2 – with person R</u>

When Mr D's call went through to person R, he explained that he was frustrated that person N hadn't been able to help him with his query. Person R then set out to Mr D why the general banking helpline wasn't able to assist with his investment query and signposted how he could reach them directly in the future if he had any further questions about his stocks and shares ISA.

Person R then walked Mr D through which options he needed to select within their app to enable the transfer from his investment ISA to his current account to take place.

The conversation then turned to the performance of the plan. Despite having only invested within the last 12 months, Mr D explained that he didn't think his fund had done particularly well. Person R highlighted to Mr D that he'd seen a return of just under 14% and that's because Mr D had purchased the fund at 105 and the investment was now priced at 119. Mr D explained that he couldn't have made 14% because he had only seen growth of £85 within his plan. However, it seems that Mr D took the bulk of his £10,000 out after only investing for a month, despite the aim of the investment being a medium to long term commitment of at least five years. The point therefore is, had Mr D kept his original investment within the plan from inception to 2 October 2024, the 14% is the return that he would've seen.

Person R also attempted to explain to Mr D that by taking his monies out of the investment when the markets were down was not a strategy that's generally advocated when the plan is designed as a long-term offering. And, whilst Mr D stated that his new plan had delivered far better returns than his Natwest plan, I well suspect Mr D wasn't comparing like-for-like, for example fund risk levels, charges (both wrapper and fund) and timing all have a significant bearing on performance, so it's not just as simple as comparing two numbers.

In his complaint, Mr D states that person R gaslighted him with 'word salad' to convince him that his investments were doing better than they were, however, I don't agree that he did. I think person R's explanation of the performance of the plan was clear, fair and balanced.

Again, I listened to this call a number of times and I found person R to be patient, measured and respectful to Mr D throughout – he was able to assist Mr D with his primary objective which was the withdrawal from his plan and also signposted their direct number to help avoid Mr D having to go through to the general customer service team again.

For me to be able to uphold Mr D's complaint, I'd need to be satisfied that Natwest had done something wrong – but I haven't. As I've determined that both Natwest colleagues treated Mr D with courtesy and respect, it therefore follows that I'm not upholding his complaint.

Finally, Mr D said in his complaint to this service, that when he rang Natwest following his calls with person N and D, he was on the phone for over an hour to a call centre in Belfast who confirmed the complaint form was completed on 2 October 2024, but he'd not received any confirmation to say it had been submitted which he felt was 'gobsmacking and completely unacceptable'. If Mr D is unhappy with not having received a complaint acknowledgement letter, he should first contact Natwest and ask them to look into the reasons why. As Mr D's complaint is specifically about the way he was spoken to on 2 October 2024 by the two colleagues I've already mentioned, I won't comment on this particular point any further.

My final decision

I'm not upholding Mr D's complaint and as such, I won't be instructing National Westminster Bank plc to take any further action on this particular matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 8 September 2025.

Simon Fox
Ombudsman