

The complaint

Mr D complains about the service provided by National Westminster Bank Plc.

What happened

In July 2024 Mr D contacted NatWest on a number of occasions by phone and via its online digital assistant, Cora. He wasn't happy with the service provided and raised complaints about a number of issues including being given incorrect and conflicting information by several call handlers and Cora. Mr D also thought some of the call handlers were rude and didn't treat him fairly in light of his medical condition.

NatWest acknowledged Mr D's concerns about 43 separate issues and said it had investigated the issues it thought had met the definition of a complaint. It responded to 19 separate points and upheld four of them. It apologised for the errors made and paid Mr D £200 compensation to acknowledge the stress it had caused. It also provided a single point of contact for future communication to avoid the stress caused by using Cora and its telephony services. NatWest also questioned whether it was the right bank for Mr D in light of the number of complaints he'd raised about the service provided in the short time he'd had an account.

Mr D remained unhappy and brought his complaint to this service. Our investigator didn't think NatWest needed to do anything more. She explained why this service couldn't look at the complaints handling aspects of Mr D's complaint because they fell outside the rules we follow. But she looked at the service NatWest provided and noted it had admitted its errors and offered £200 compensation. She thought that amount was fair.

As Mr D didn't agree with our investigator's outcome, the complaint has been passed to me to make 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.

I should start by reiterating what our investigator told Mr D about complaints handling. As complaints handling in itself isn't a regulated activity as set out in the Financial Conduct Authority's dispute resolution rules (DISP 2.3.1), it's not something this service can investigate. So, I can't comment on some of the issues Mr D has raised, including the lack of acknowledgement of his complaint, NatWest's failure to prioritise his complaint or the time it took to respond to his complaint.

I can look at the other aspects of the service NatWest provided Mr D in July 2024. And there's no doubt Mr D received a poor service over that period. NatWest has accepted that, its apologised and paid him compensation of £200. The question for me is whether or not NatWest has done enough to put matters right. And, on balance, I think it has. Let me explain why.

I've kept my findings to what I believe to be the crux of Mr D's complaint. I'd like to reassure him though that I've considered everything he and NatWest have sent in, including recordings of the several telephone calls he made to NatWest. If I haven't mentioned a particular point or piece of evidence, it isn't because I haven't seen it or thought about it, it's just that I don't feel I need to reference it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

Having listened to the calls Mr D had with NatWest and seen screenshots of his communication with Cora, it's clear he was frustrated and confused about what was happening with different complaints he'd made and particularly the conflicting information he was receiving from call handlers and Cora. NatWest has accepted it sometimes gave him incorrect information, for example about the availability of its complaints team and how long it would take to resolve his complaint. But it didn't agree with all of the concerns raised. It explained and clarified what it had said and done. It explained why Cora had acted in the way it had and clarified when it thought it had followed the correct process and when it hadn't.

Having considered all the evidence, I'm satisfied NatWest's responses to those issues are fair and reasonable. I can understand Mr D's frustration when he was given incorrect or conflicting information, but I don't think any of NatWest's call handlers were rude or deliberately misleading. And in most cases the information they gave Mr D was consistent and correct.

Mr D was upset with the comments made in NatWest's final response letter when it questioned whether it was the right bank for him in light of the number of complaints he'd raised in a short period of time. Mr D thought this put the blame on him for raising complaints, most of which had been upheld. And said NatWest should recognise when mistakes had occurred. But I don't think the comments were unfair or unreasonable. NatWest did recognise when the service it had provided had fallen below the level he had a right to expect. And I think it was fair for NatWest to question whether it could continue to provide the service Mr D expected in light of the problems he had when using Cora and speaking to its staff, particularly as the stress it was causing had such a negative impact on his medical condition.

Mr D has diabetes and he's described how his contact with NatWest caused his blood sugar levels to increase, as well as explaining what impact that had and what action he then had to take. I'm sorry to hear that and I note that NatWest also acknowledged the impact on Mr D's health and apologised for any additional stress it caused. And when considering how to put things right, that's what I'd expect NatWest to do – accept and apologise for any poor service and look at the impact that caused.

In this case, NatWest decided to give Mr D £200 compensation. Mr D thinks the amount should be higher in light of the stress caused and impact that had on his medical condition. But I think £200 is a fair amount based on the poor service identified and the additional stress caused by that particular poor service. I was also pleased to see that NatWest took Mr D's complaints seriously, took time to investigate them and acknowledged the poor service when it was identified. I know Mr D says he didn't receive any value from the single point of contact he was given, but I think NatWest also acted fairly and reasonably by looking at alternative ways he could contact its services to make that process less stressful.

So, on balance, and having carefully considered all the evidence available, I'm satisfied NatWest has done enough to put matters right.

My final decision

National Westminster Bank Plc has already paid Mr D £200 to settle the complaint, and I think this offer is fair in all the circumstances. I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 August 2025.

Richard Walker
Ombudsman