



The complaint

Mr D is unhappy with several aspects of the service he's received from National Westminster Bank Public Limited Company ("NatWest").

What happened

On 26 July 2024, Mr D raised a complaint with NatWest about the following points:

1. Mr D was unhappy with Cora, NatWest's automated online assistance facility, which he found difficult to communicate with.
2. Mr D was unhappy that he couldn't access some of NatWest's online services when using a Virtual Private Network ("VPN").
3. Mr D was unhappy that he couldn't access his account while he was overseas.
4. Mr D was unhappy that having spent 45 minutes using Cora, nothing had been resolved.
5. Mr D was unhappy that he was being advised to call NatWest while he was overseas, at cost to himself.
6. Mr D was unhappy that he could only log a complaint by logging in to his online account.

NatWest responded to Mr D but didn't feel that they'd done anything wrong in their actions towards Mr D and his account. Mr D didn't agree, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel NatWest had acted unfairly as Mr D felt was the case and so didn't uphold the complaint. Mr D remained dissatisfied, so the matter was escalated to an ombudsman for 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.

Having done so, I note that Mr D has provided several detailed submissions to this service regarding his complaint. I'd like to thank Mr D for these submissions, and I hope that he doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.

This means that if Mr D notes that I haven't addressed a specific point that he's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read and considered all the submissions provided by both Mr D and NatWest. Rather, I have considered that point, but I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

It's also important to confirm that my remit when conducting my review is limited to the points of complaint listed in the preceding section. Notably, in his correspondence with our investigator, Mr D has referenced points of complaint that are being considered separately, under another complaint reference, as well as new points of complaint that haven't previously been referred to NatWest or this service.

Regarding the points of complaint that are being considered under a different complaint, I can only refer Mr D to the investigator dealing with that complaint, so that his dissatisfaction can be dealt with in the correct complaint. Furthermore, regarding the new points of complaint that Mr D raises, I can only refer him to NatWest, to raise those new points of complaint with them directly. NatWest would then have the formal opportunity to consider and respond to those new points of complaint, after which time it may be the case that Mr D has the right to refer those points to this service, should he wish to do so at that time.

Mr D was overseas when the events under consideration here took place. Mr D was reluctant to call NatWest from overseas for several reasons, including that it would have been costly for him to do so and because the time zone he was in made it difficult for him to be available during UK working hours. Mr D therefore sought to resolve any issues he had with NatWest online, and from January to July 2024, he did so on approximately a dozen occasions, initially interacting with Cora each time.

Mr D has complained that he found Cora difficult to communicate with, and that he spent considerable time engaged with Cora without arriving at a resolution to his issues. However, NatWest have confirmed that Cora isn't intended to provide assistance to the detailed level that Mr D suggests here. Instead, it's designed to act as a triage assistant, providing answers to common questions where possible and connecting account holders with a member of NatWest staff if it can't provide an answer to the query being made.

One issue that Mr D had was that he often engaged with Cora outside of UK working hours, because he was in a different time zone. This meant that when Cora recognised that it couldn't answer Mr D's query and tried to connect him to a human agent, there weren't any agents for Mr D to communicate with at that time, because it was outside of UK working hours. This often meant that there were waits of several hours before a NatWest agent could respond to Mr D's queries, and when they did Mr D would often not be available to respond himself, meaning that the chat timed out and ended.

Ultimately, having reviewed this complaint, it seems to me that Mr D's dissatisfaction arises from his being unable to access NatWest's services as he would have liked to access them while he was overseas. But while it's unfortunate that Mr D encountered difficulties because he was overseas, I don't feel that it follows from this that NatWest have acted unfairly. Instead, I feel that it's simply an unfortunate consequence of Mr D being overseas.

For instance, I feel that Mr D found it difficult to communicate with Cora because he was expecting a level of service from Cora that Cora was never intended to provide. And I feel the difficulties that Mr D had communicating via online chat with the agents that Cora transferred him to were often due to the difference in time zone, and therefore an unfortunate consequence of Mr D being overseas.

In his correspondence with this service after our investigator issued their view of this complaint, Mr D has said that NatWest's failure to enable him to access his account or meaningfully engage with their staff impacted him as a financially vulnerable customer, and that no practical alternatives were provided by NatWest.

I don't agree with Mr D's position in this regard. NatWest are a UK based bank, and it was Mr D's choice to be overseas. Accordingly, I feel that the onus was on Mr D to have engaged

with NatWest as per their requirements. And I feel that NatWest asking Mr D to call them was a reasonable alternative to the online communication that Mr D attempted but found difficult, regardless of how inconvenient and potentially costly calling NatWest might have been for Mr D while he was overseas.

Mr D was also unhappy that NatWest's online banking platform didn't allow him to access his accounts while he used a VPN. But it's for a business to decide on its security protocols, including how it responds to account access attempts made while using a VPN. In this instance, NatWest have security concerns about such access attempts. Given that a VPN, by its nature and design, attempts to provide a false picture of where the person attempting the access is making that attempt from, this doesn't seem unreasonable to me, and I feel that it has clear and obvious account security implications. Accordingly, I don't feel that NatWest have acted unfairly in this regard.

Mr D has also complained that he was asked to call NatWest on several occasions, at cost to himself. But as alluded to above, I don't feel that it was unfair or unreasonable for NatWest to have wanted to speak with Mr D, given the nature of his concerns and communication with them. And while I acknowledge that this would have been inconvenient and potentially costly for Mr D, given that he was overseas (although I note that NatWest did provide Mr D with information that might have helped him avoid incurring call fees), it must also be acknowledged again that NatWest are a UK based bank and that it was Mr D's choice to have been overseas.

I therefore confirm that I feel that it was for Mr D to have called NatWest in line with their requirements. And I feel that any inconvenience or cost that Mr D may have incurred in doing so should be considered as being a consequence of Mr D's own choices and doesn't constitute an unfair act on the part of NatWest.

Finally, Mr D was unhappy that he could only log a complaint after he logged into NatWest account online. But NatWest have demonstrated to my satisfaction that this wasn't the case and that a complaint can be logged without having to log into an online account. Furthermore, Mr D had raised previous complaints with NatWest, and at that time had been given an email address for NatWest's customer relations team, which I feel should reasonably have indicated to Mr D that he could have complained via other means if he was having difficulty understanding NatWest's online complaint raising process.

I realise that this won't be the outcome Mr D was wanting, but it follows that I won't be upholding this complaint or instructing NatWest to take any further or alternative action in these regards. I trust that Mr D will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 14 August 2025.

Paul Cooper
Ombudsman