

The complaint

Mr C complains about the service he received from NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ("NatWest") during a call he had with one of its call handlers. In particular, Mr C says he was given misinformation regarding his account causing him significant distress.

What happened

Mr C called NatWest on 5 November 2024 regarding a complaint he'd raised a few days earlier.

The call handler saw Mr C had an account in collections and asked Mr C to confirm whether his query was in relation to the recovery on his account. Mr C was confused by this and asked what they meant by that, and they explained that Mr C had a collection status on his account at the time. Mr C said he was under the impression it had been finalised and the call handler said ok and confirmed that they could see a complaint had been raised the previous day and confirmed someone would be getting in contact and provided Mr C with a reference number.

Mr C raised a complaint with NatWest regarding the information provided about his account being in collections during the call.

NatWest confirmed that there weren't any issues with his existing foundation account but there is a previous account that is currently with a team that deal with collections. NatWest didn't uphold Mr C's complaint as it didn't agree any misinformation had been given or an error made on its behalf.

Mr C disagreed, he says the stress from the information the call handler gave him about his account resulted in him collapsing due to high blood pressure and that he had to call the police for help. Mr C says they had to break his door down which cost him £200 to replace. Mr C wants NatWest to compensate him £150 for the stress and inconvenience caused and so brought his complaint to this service.

NatWest maintains that there was no error or misinformation provided on its behalf or any evidence that its call with Mr C caused him ill health.

One of our investigator's looked into Mr C's concerns and having listened to the call between Mr C and NatWest's call handler didn't think NatWest had done anything wrong or treated Mr C unfairly. They didn't think it was apparent that Mr C was in distress and thought that Mr C could've confirmed that his call wasn't about the status of his account. Furthermore, they didn't agree that inaccurate information had been provided as Mr C did have an account in recoveries status at the time and Mr C didn't query this but rather thanked the call handler for their help.

Mr C remained dissatisfied as he feels there was no need to mention the account in recoveries and that whilst he may not have reacted on the call, on reflection it caused him panic and asked for an ombudsman's decision on the matter.

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.

My role is to look at problems that a consumer has experienced and see if the business has done anything wrong or treated them unfairly. If it has, we seek to put the consumer back in the position they would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

And having considered everything I'm in agreement with our investigator and I don't think there is anything much more of use that I can add.

I appreciate that having NatWest's call handler mention an account in recoveries might well have caused confusion and was distressing for Mr C when this wasn't what he was calling about, but I don't think it unreasonable that the call handler asked whether this was what his call was about as they were merely trying to clarify the purpose of the call and could see he had an account in recoveries status. And when it became clear this wasn't what the call was about the call handler correctly provided Mr C with the information he was after.

Furthermore, having listened to the call, I can't say there was any reason for the call handler to believe Mr C was in distress during the call or that the call might result in the distressing incident he says that followed. Indeed, the information wasn't inaccurate or new and Mr C thanked the call handler for her assistance stating she had "been more than helpful...".

So on this basis I'm satisfied HSBC hasn't made an error or treated Mr N unfairly. And it follows that I do not uphold Mr N's complaint.

My final decision

For the reasons I've explained, I do not uphold Mr C's complaint against NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 4 September 2025.

Caroline Davies
Ombudsman