

## **The complaint**

Mr C complains about the service provided by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest).

## **What happened**

On 11 March 2025, Mr C applied to switch his current account from another provider to NatWest. Mr C then realised the NatWest current account he applied for did not include an overdraft. He contacted NatWest using its web chat service to cancel the switch but found the service unhelpful. Mr C then rang NatWest and was incorrectly told an account switch would include a switch of his existing overdraft. Unhappy with the service provided, Mr C complained.

NatWest responded to Mr C's complaint on 12 March 2025, saying it had opened an account after receiving his application to switch, and it had clearly told him in advance it would not automatically offer him an overdraft. Mr C remained unhappy so NatWest issued a further response to Mr C on 19 March 2025. This time, NatWest apologised for incorrectly telling Mr C on 11 March 2025 that his overdraft would be switched with his current account. During this call, NatWest explained it had told Mr C the switch had been cancelled. To apologise, NatWest paid Mr C £50 compensation. NatWest said it would remove any footprint on Mr C's credit file in relation to his application to switch accounts.

Mr C spoke to NatWest again on 20 March 2025 and it offered him a further £20 compensation in addition to the £50 offered in its final response of 19 March 2025. Mr C remained unhappy, so he referred his complaint to our service.

One of our Investigators reviewed Mr C's complaint and said NatWest had quickly corrected its mistake in telling Mr C his overdraft would be transferred and thought the £70 total compensation offered was fair in the circumstances. Our Investigator didn't think NatWest had made any further errors. Mr C disagreed, saying NatWest didn't give him the option to apply for an overdraft as part of the switch process. Mr C asked for an Ombudsman to review his complaint, so it has come to me 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.

Whilst I have considered the information submitted by Mr C, I won't be commenting on it all – only what I consider to be crucial to the outcome of this complaint. This isn't intended as a discourtesy to either party but reflects the informal nature of our service.

Mr C is unhappy NatWest didn't give him an option or explain the process for applying for an overdraft as part of the switching process but it wasn't obliged to do either of these things. It had made it clear it wouldn't guarantee an overdraft as part of the switching process.

I note NatWest has agreed to remove any information relating to the current account switch

from Mr C's credit file, which is more than it was obliged to do given it hadn't given any guarantees of an overdraft if Mr C switched his account.

Mr C says he wasn't given confirmation that the switch had been cancelled. I've read Mr C's webchat with NatWest on 11 March 2025 and I thought NatWest explained the switching process and confirmed clearly that the switch had been cancelled. Mr C chose to call NatWest, but I can't say this was because NatWest failed to confirm the switch had been cancelled. The person Mr C went on to speak to confirmed that the agent on the web chat had cancelled the switch. NatWest accepts the person Mr C spoke to went on to give Mr C incorrect information about switching overdrafts, but Mr C had already read that the overdraft was not guaranteed and wanted to cancel his switch, so I don't think there was any significant impact from this error.

### **Putting things right**

NatWest cancelled the switch on the same day Mr C requested it. And within a week, it had confirmed it would remove any information about the switch application from Mr C's credit file. In total, NatWest has offered Mr C £70 compensation. Given the timely action by NatWest, I think any inconvenience was short-lived and NatWest's offer of £70 compensation is reasonable in the circumstances.

### **My final decision**

NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY has already made an offer to pay £70 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should pay Mr C a total of £70 compensation. It appears £50 has already been paid and, if this is correct, only a further £20 is payable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 October 2025.

Victoria Blackwood  
**Ombudsman**