

The complaint

Mr F complained about NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') blocking his account without informing him.

What happened

Mr F needed to provide a copy of a recent bank statement and he asked NatWest for assistance when he looked online and was unable to see any statements showing for 2023 or 2024. He found out that NatWest had blocked his account in 2022 which meant Mr F was unable to view or download statements for this account.

When Mr F complained, NatWest paid him £80 by way of apology for distress and inconvenience he'd experienced as a result of what happened and asked Mr F to supply proof of address.

Mr F didn't feel this was a satisfactory response and after engaging in further correspondence with NatWest, Mr F brought his complaint to us. Our investigator felt that NatWest had responded fairly and reasonably to Mr F's complaint and done enough to put things right and so didn't need to take any further action.

Mr F strongly disagreed with our investigator and asked for an ombudsman to review his complaint, so it comes to me to decide.

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 thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

Whilst I appreciate how strongly Mr F feels about the way NatWest has responded to his concerns and he has unanswered questions and been told contradictory information, I've approached this complaint in a way that reflects the informal service we provide. My role is to consider the evidence presented by the parties and reach an independent, fair and reasonable decision based on the facts of the case and the evidence provided by both sides. In doing so, I may not address every single point or question raised and I've summarised much of what Mr F has said in my own words. But it doesn't mean I haven't considered all the evidence and what's been said – it just means I haven't needed to specifically refer to everything in the same detail as Mr F in order to reach a decision in this case. I will concentrate in my decision on the main points that affect the outcome of this complaint. To uphold this complaint there would have to be persuasive evidence that made it more likely than not that NatWest had done something wrong or acted unfairly or unreasonably and not done enough to put things right. So that's the focus of my decision.

The crux of Mr F's complaint, as I understand it, is that NatWest failed to notify him when it placed a block on his account. He put things this way: '*...What I cannot agree with or*

understand is that there is no system in place to advise the customer of the situation so it can be rectified in a timely manner.'

NatWest has supplied me with a copy of information recorded on its system which shows that an item of post sent to Mr F was returned in December 2022 which prompted text and email alerts to Mr F requesting him to update his address.

I have no reason to doubt that Mr F is certain about what he told us when he said he would've responded to messages sent from NatWest. But what he says isn't enough for me to be able to uphold his complaint. The matter for me to decide is whether I'm persuaded NatWest sent the alerts. My findings are made on a balance of probabilities, in other words, what is more likely than not, based on the evidence provided by the parties.

It's possible that some technical glitch outside NatWest's control meant the text message didn't reach Mr F. Perhaps he didn't see an email that his system might've put into a folder other than his Inbox, so it wasn't immediately visible. NatWest's records confirm the email address it used to communicate with Mr F and this matches information we hold on file for Mr F. On balance, I am satisfied that it's more likely than not that NatWest's system records accurately reflect what happened and its system operated as it was designed to do and so would have alerted Mr F when his mail was returned. So I'm not upholding this part of his complaint.

And I am satisfied that NatWest didn't make an error when it blocked Mr F's account in these circumstances and suspended production of account statements. NatWest said that when post was returned it applied a 'return to branch' marker to protect the security of documentation issued to customers by stopping specific account correspondence going to a customer's address. It's one of the ways NatWest seeks to protect customers as it limits the risk of confidential account information being disclosed to a person not entitled to receive it. That seems sensible to me and it put the onus on Mr F to provide NatWest with proof of address so it could be satisfied it held up-to-date address details for this account. Mr F said he agreed with the investigator's assessment that NatWest acted appropriately to protect his account when physical mail was returned to the bank. So I don't need to say more about this.

Nonetheless, I'd expect NatWest still to treat Mr F in a fair and reasonable way overall. NatWest missed an opportunity to provide information to Mr F about the block on his account when he made contact in July 2024. And he's been provided with contradictory information by NatWest. He was first told that it wasn't NatWest policy to notify customers that their account had been flagged before saying it did send notification to Mr F. I can see why that's been confusing. NatWest explained that the original case handler was unable to ascertain why a 'return to branch' marker had been applied, so the benefit of the doubt was afforded to Mr F and his complaint upheld.

NatWest agreed that it could've provided better service to Mr F. So I've thought carefully about fair redress in this situation.

Typically, an apology or small monetary award will fairly compensate a one-off incidence of poor service. NatWest has offered written apologies to Mr F. I haven't been provided with anything to show that Mr F is out of pocket as a result of any poor service on the part of NatWest. We don't award compensation for time spent dealing with a complaint. Mr F confirmed he had no other monetary loss. The £80 payment NatWest made when Mr F first complained seems fair to me in all the circumstances. I am satisfied this amount matches the level of award I would make here had it not already been proposed. It is in line with the amount this service would award in similar cases, and it is fair compensation for Mr F in his particular situation.

Since March 2025, Mr F has been able to view statements for the account online but he said he still couldn't see statements dating back to when the block was applied to the account. We've checked this with NatWest and we'll send Mr F separately the information it provided which explains how to instantly access these old statements via online banking. NatWest has also told us that if, after following the steps it has set out, Mr F still can't get the statements he's looking for, he can phone the telephony team and it will then send these through the post or via the online secure messaging. So I hope that's helpful. In these circumstances, I don't feel I can fairly ask NatWest to do more to resolve Mr F's complaint.

My final decision

My final decision is that I don't uphold Mr F's complaint as I am satisfied that the apology and compensation already provided by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY is fair and reasonable to resolve Mr F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 21 August 2025.

Susan Webb
Ombudsman