DRN-5692668

The complaint

Mr B complains National Westminster Bank PLC ("NatWest") failed to act on his instruction to make funds available to him and resolve things to his satisfaction.

What happened

A summary of what happened is below.

Mr B says he has written to NatWest five times since March 2023 with complaints, about why it hasn't acted on his letters asking it to send payments to the place where's he's resident, so that he can pay for essentials. He says he's found its processes for communication extremely poor.

He submits NatWest hasn't always responded to him, exacerbating the trouble and upset he's experienced and some of his complaints have been upheld in his favour, highlighting the extent of the problem. He says that over the course of time; he's continued to encounter similar difficulties and been left without money to pay for much needed things.

In his recent complaint to the bank, Mr B asked NatWest to issue cheques for £250, but didn't get a response to this or to his concerns, so he contacted us.

Following our involvement, NatWest reviewed Mr B's most recent complaint and said there were a combination of factors that had led to the problems he'd described, such as, letters of instruction from him not always being in the correct format for it to issue payments, correspondence being logged but a delay in locating it and multiple queries and complaints about ostensibly the same issue being logged and contributing to the delay. Accepting that there had been failings in its service, however, it offered £350 to say sorry for the impact this has had.

One of our investigators agreed the bank should have done better for the reasons it had given but also acknowledged there were contributing factors at Mr B's end. After considering everything, he felt £350 to be fair for the impact and confirmed the address Mr B needed to write to, to request payments going forwards.

Mr B didn't accept the offer of compensation. He said:

- The problems with the bank went back as far as 2023. This wasn't an isolated issue that had occurred recently.
- He was satisfied his letters had complied with the requirements to issue a payment, so it was incorrect to say he'd contributed to the difficulties he'd experienced. He'd sent correspondence to the address the bank had given him, which didn't match the one in the investigator's letter. He also had proof of posting and tracking for letters.
- He wanted the case 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.

In line with our quick and informal service, I will address what I consider are the key issues to reach a fair resolution. This means I might not comment on everything, though I have read everything as part of the review.

Mr B has provided copies of letters he's sent over two years, asking for payments to be made and enquiring what's going on. Based on what I've seen, clearly something has gone wrong with the communication, and I'm not persuaded I need to investigate every letter to come to an answer, especially looking at the bank's previous responses, acknowledging that there have been difficulties and in its recent response to us that things have been missed by it. There are also as far as I can see, two different addresses that Mr B has been given, so I see his point of view about how he views NatWest has handled this.

Overall, I understand his frustration with things and accept this has gone on for a while; however, I must balance this against the fact that NatWest has told us it's sorry and is willing to pay £350 to settle the complaint. After weighing everything, I've taken the view that £350 is fair when looking at all the circumstances – it reflects Mr B's experience in not always having money and the time he's had to spend in pursuing this. I don't think this is unreasonable and when considering the apology as well.

Moving forwards, NatWest has confirmed the address Mr B needs to write to, which is the one in the investigator's letter dated 11 June 2025. But as for the request for £250, I've reviewed the statements and can see a cheque for the amount was paid on around 23 April 2025, so it would seem an instruction for funds has been carried out.

In closing, my decision completes our review of the complaint.

My final decision

My final decision is NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should pay Mr B £350.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 October 2025.

Sarita Taylor
Ombudsman