DRN-5709567

The complaint

Mr S complains about the service provided by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY.

What happened

The details of this complaint are well known to both parties, so I won't repeat them all again here. Instead, I'll provide a summary and will focus on the reasons for my decision.

Mr S called NatWest in relation to some unauthorised transactions on his account. But the crux of this complaint relates to the way in which his call was handled. He says the staff member was incoherent, refused to transfer him to another staff member, and terminated the call.

Prior to referring his complaint to this service, NatWest had not responded to Mr S' complaint. But it responded to this service when we contacted it. NatWest accepted the service Mr S experienced on the call was poor. It said it apologised for what had happened and offered Mr S £300 compensation - £100 in recognition of the delay in responding to his complaint and £200 to apologise for the poor service he had received on the call.

Mr S rejected NatWest offer. So, our investigator looked into what had happened and he agreed that the service Mr S had initially received was poor. But he thought NatWest's compensation offer was fair.

As Mr S didn't agree, the complaint was passed to me 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.

While I have only summarised the circumstances of the complaint above, I'd like to reassure Mr S that I have read and considered his correspondence in full. And I hope the fact that I do not respond in similar detail here will not be taken as a discourtesy. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the crux of the complaint.

Having done so, I've reached the same overall conclusion as our investigator. I appreciate Mr S will be disappointed as I've seen how strongly he feels about this matter, so I'll explain why.

NatWest hasn't disputed that the call Mr S had with its staff member fell below the required standard. Mr S has said the staff member should be punished. But it's not our role to discipline NatWest's staff. NatWest has said that any enquiry about its staff member is a confidential internal process. And I agree that this is not something this service gets involved in.

Our remit – when something has gone wrong, is to award compensation to put right any financial loss and/or to fairly recognise any material distress and inconvenience suffered. And, having listened to the call, I can understand why Mr S is so upset about what happened. So, I do find that compensation is due.

Mr S has referred to other cases he deems to be similar to his where more compensation than what has been offered to him was paid and our general framework relating to compensation awards. However, we look at the individual circumstances of each complaint.

And here, while it's accepted the service Mr S received in his initial call with NatWest fell below the standard he had a right to expect, I've seen that Mr S was able to speak with another member of staff soon after the initial call was terminated. And having listened to a recording of this call, I'm satisfied that the original purpose of Mr S' contact with NatWest was dealt with appropriately.

So, while I accept Mr S was distressed by the initial call, I'm satisfied any distress caused by the call was short-lived. I appreciate that Mr S was also worried about the unauthorised transactions that had happened on his account, but this is not something I can hold NatWest responsible for.

While monetary compensation can't rectify what happened, I'm satisfied that the £200 NatWest has offered to pay Mr S fairly recognises the distress the call caused him.

I do acknowledge Mr S' comments that NatWest didn't respond to his complaint. Complaint handling in itself is not a regulated activity and not something this service can generally comment on.

But for completeness, I should explain that a business is usually allowed eight weeks to respond to a complaint. I appreciate that NatWest only responded in detail to Mr S' complaint after he had referred the matter to this service – and this was a few weeks outside the eight-week timescale. But I don't find that the delay was so long that Mr S was materially inconvenienced as a result. And ultimately the delay didn't impact his ability to refer his complaint to this service for an independent review. Overall, I think the £100 offered by NatWest fairly reflects the impact the delay had on Mr S.

Taking everything above into account, I find that an overall compensation payment of £300 is fair and reasonable in all the circumstances of this complaint. It's in line with what I would expect in the circumstances presented and within the general framework our service uses when assessing compensation amounts.

My final decision

For the reasons given above, I uphold this complaint.

NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY should now pay Mr S £300 (if it hasn't already done so) in recognition of the distress and inconvenience caused to him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 1 September 2025.

Sandra Greene
Ombudsman