

The complaint

Miss I complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY hasn't taken her complaint about one of its agents seriously.

What happened

Miss I had an account with NatWest and a credit card.

Miss I called NatWest to ask for help in relation to a dispute she'd raised with a well-known online retailer. She says the agent she spoke to interrupted her again and again and said NatWest couldn't help. So, she says she said "bye" and hung up. Miss I says the agent rang her back shortly afterwards from a withheld number and told her that she was rude.

Miss I complained to NatWest about the agent and the call saying that she was concerned the agent had her details and might harass her in the future. She also found the call threatening and worrying.

NatWest looked into Miss I's complaint and agreed that the agent had acted unprofessionally and rudely. NatWest said that feedback had been given to the team managers of the agent involved and that it had confirmed appropriate training would be undertaken to ensure the same thing would not happen again. In addition, NatWest offered Miss I £75 in compensation. Miss I wasn't happy with NatWest's response and so complained to our service. Following our involvement, NatWest offered an additional £125 in compensation.

One of our investigators looked into Miss I's complaint and said that they thought the £200 that NatWest had offered was fair. Miss I disagreed saying that the offer was an attempt to minimise the severity of the misconduct and to reduce the issue to a transactional gesture rather than recognising its emotional toll. Ultimately she asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

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.

I've listened to both of the calls between Miss I and the agent that she ended up complaining about. Having done so, I can see why Miss I didn't feel the agent was helpful when she initially rang up about the dispute she raised. He wasn't, in my opinion, particularly helpful or seemingly interested in what Miss I had to say and there were occasions on which he interrupted her. So, I can understand why she ended the call. Had nothing else happened, I don't think Miss I would have complained or had strong reasons to do so. I am, however, satisfied that the agent called her back shortly afterwards from a withheld number. Had the agent simply explained that he was calling back because it sounded like the previous call had dropped – it ends relatively abruptly – again I don't think Miss I would have complained or had strong reasons to do so. That's because the agent would have been doing what NatWest says its agents are encouraged to do when a call seemingly drops – namely calling the customer back. But that's not what happened. Miss I explained to the agent that they hung up – not that the line dropped – because she thought the conversation was done at which point the agent repeatedly says she was rude to do so as he was still speaking. He then, it seems, abruptly hangs up. I don't know why the agent called back and then kept on saying to Miss I that she'd been rude when she explained she'd ended the call – but it wasn't, in my opinion, necessary or helpful. He could have simply ended the call politely. I'm satisfied that NatWest had provided feedback and it was right to do so.

I can understand why Miss I is upset with NatWest's response to her complaint, and its apparent lack of empathy. I can see it apologised – and it was right to do so – and that it's offered compensation. That sometimes works well – and is a tangible way for a business to say "sorry" – and sometimes doesn't. In this case, I don't think that was a lot more NatWest could do to show that it's sorry or can be expected to do. I think that its offer and more importantly its swift apology amount to a fair resolution.

Putting things right

Based on everything I've said, I'm going to require NatWest to pay Miss I an additional £125 on top of the £75 it has already paid – having already apologised and having done so swiftly – in full and final settlement of this complaint. That way Miss I can decide whether or not she wants to make NatWest's offer legally binding by accepting or rejected this decision.

My final decision

My final decision is that I'm upholding this complaint and require NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY to pay Miss I an additional £125 in compensation on top of the £75 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss I to accept or reject my decision before 13 October 2025.

Nicolas Atkinson
Ombudsman