DRN-5734347

The complaint

This complaint is about a mortgage Mr L holds with National Westminster Bank Plc (NatWest). The essence of the complaint is that Mr L is unhappy with the way NatWest's mobile app displays the transactions on his mortgage account, in particular additional payments that he makes by standing order.

What happened

The broad circumstances of this complaint are known to all parties. I'm also aware that the investigator issued a detailed response to the complaint, a copy of which has been sent to both parties, and so I don't need to repeat all the details here. Our decisions are published, and it's important that I don't include any information that might result in Mr L being identified.

Instead I'll give a brief summary in my own words, and then focus on giving the reasons for my decision. If I don't mention something, it won't be because I've ignored it. It'll be because I didn't think it was material to the outcome of the complaint.

Mr L makes his regular contractual mortgage payments by direct debit. Additionally, he also makes extra payments, by standing order. Mr L monitors his account transactions by using NatWest's mobile app. What he finds when he does is that transaction he knows he has made don't show up as quickly as he'd like them to. Mr L is neurodiverse and has explained that the lag in transactions appearing on the app, and uncertainty about whether transactions are correctly back-dated when they eventually do appear, makes keeping track of his account very stressful.

Mr L would like NatWest to redesign its app and pay him compensation. Our investigator explained to Mr L that we wouldn't be able to look into how the app was actually designed to operate; only if it was operating as intended. When he looked into the latter, the investigator concluded that the app was working correctly, and that the lag in transactions updating was to do with how NatWest's internal systems processed, and then allocated, funds received by standing order. But once they were allocated, the funds were correctly dated.

As this meant Mr L's complaint related to how both systems (the mobile app and the accounting system) were *designed*, as distinct from how they were *operating* (as designed), the investigator explained to Mr L that he couldn't conclude that NatWest had done anything wrong or treated Mr L unfairly. Mr L asked for his complaint to be reviewed by an ombudsman.

What I've decided – and why

I'll start with some general observations. We're not the regulator of financial businesses, and we don't "police" their internal processes or how they operate generally. That's the job of the Financial Conduct Authority (FCA). We deal with individual disputes between businesses and their customers. In doing that, we don't replicate the work of the courts.

We’re impartial, and we don’t take either side’s instructions on how we investigate a complaint. We conduct our investigations and reach our conclusions without interference from anyone else, but in doing so, we have to work within the rules of the ombudsman service.

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

For the avoidance of doubt, that includes Mr L’s email dated 21 August 2025, itself a response to an email from our investigator explaining why I didn’t consider it necessary to speak to Mr L directly before making my decision. I’ve noted what Mr L has said, but ultimately, under the rules that govern this service, the judgement on whether a conversation is required is mine. The investigator explained the reason why I don’t consider a direct conversation is needed (specifically, that Mr L has successfully set out his complaint fully and clearly in the evidence) and his latest comment doesn’t change that.

Having no regulatory power means I can’t tell NatWest how to change the way either its mobile app is designed to operate or how its internal accounting system processes incoming payments received by standing order. I appreciate that the combination of how these two systems operate means that Mr L doesn’t see some of his mortgage payments appear on his account as promptly as he’d like to.

I’m aware that Mr L has said he only uses the app, rather than the other access points that NatWest provides to its mortgage borrowers. I very much appreciate how frustrating and stressful Mr L finds this, and I’m not at all unsympathetic towards him. But whilst I’ve no doubt the current situation is unwelcome for Mr L, I can’t find that it results in NatWest treating him unfairly, which is the test I have to apply.

I’ve noted what Mr L has said about the Equality Act requiring reasonable adjustments to be made, but I think ordering NatWest to redesign two key systems, always assuming I had the power to do so, goes beyond a reasonable adjustment. In any event, it’s important to remember that the purpose of a reasonable adjustment is so that someone with a disability can access a service in the same way as someone without that disability. Mr L has confirmed that he can use the app in the same way that NatWest’s other customers can. His dispute is about *how* the app operates, and not about accessing it.

Lastly, I can see the investigator suggested that making the additional payments by an alternative method (for example direct debit) might get round the lag problem. That’s entirely up to Mr L; just as I have no power to order NatWest to change the way it operates, I have no power to tell Mr L he must change the way he operates either. It’s merely an option that the investigator thought might help Mr L; it was made in good faith and I endorse it.

My final decision

My final decision is that I don’t uphold this complaint, or make any order or award against National Westminster Bank Plc.
My final decision concludes this service’s consideration of this complaint, which means I’ll not be engaging in any further discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr L to accept or reject my decision before 23 September 2025.
Jeff Parrington
Ombudsman