

The complaint

Ms L complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) have repeatedly blocked her card causing her inconvenience.

What happened

Ms L complained that NatWest has blocked her card on three occasions in the past year without notice, and she was unable to resolve the issue outside of business hours. Ms L says this has led to her losing earnings from a lost day of work.

In May 2025 NatWest issued their final response to Ms L's complaint. In summary, it said the types of transactions which led to the blocks on Ms L's account were those which gave them reason to consider there could be a security risk to her account. It confirmed that on each occasion they tried to contact Ms L, however they've had difficulty doing so due to the contact number they held on file for her. NatWest also acknowledged the wait times and experience Ms L had during one of her interactions with them over the phone. NatWest applied a £50 payment of compensation to Ms L's account for the level of service she received.

Unhappy with their decision, Ms L brought her complaint to our service where it was passed to one of our Investigators to look into. Ms L made further submissions to say she was specifically unhappy because she was never notified about the blocks to her account, the time taken to remove them and the compensation was inadequate.

In July 2025, the Investigator issued their assessment. It recommended that Ms L's complaint should not be upheld. In summary, the Investigator concluded that NatWest had acted fairly in the circumstances.

Ms L didn't accept the Investigator's assessment. She said 24 hours to block a card was too long and the inconvenience it caused led to a financial loss which was more than the amount of compensation they gave her.

The Investigator's opinion remained unchanged, so Ms L asked that her complaint be referred 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 considering what is fair and reasonable, I've thought about all the evidence and information provided afresh and the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time.

In an email to the Investigator Ms L says she understands that NatWest must carry out their security checks but she was unhappy that she was never contacted by them and the time taken to unblock her account.

It isn't in dispute by either party that the card was blocked due to a requirement for security checks to be carried out. NatWest explained this in their final response and Ms L acknowledged this in her email to the Investigator dated 26 June 2025. Having considered this, I've considered what NatWest responsibilities were in the circumstances and whether they've acted fairly in their contact with Ms L and the how they went about unblocking Ms L's card.

Under section 2 F of the general terms and conditions of Ms L's credit card agreement, it gives reasons why a card transaction may be refused. I'm satisfied this is consistent with what NatWest have said in their final response. So, I think it was reasonable for them to do so.

NatWest confirmed in their file submission that Ms L's card was blocked in June 2024, February 2025, and May 2025. It also said that on each occasion the block was removed the same day. The system notes provided by NatWest shows that on each occasion a block was added to Ms L's account, that a contact was made via text and their automated call system. It also shows on the same day that the blocks were removed.

I haven't seen that the terms of the agreement specifically say a consumer would be contacted within a particular timeframe, following a block being applied, however in consideration that on each occasion NatWest made attempts to contact Ms L and the blocks were removed within a day, I'm satisfied they acted fairly in the circumstances.

I acknowledge what Ms L has said in her response to the Investigator, that she believes the information provided by NatWest is false, however, Ms L hasn't provided any contradicting evidence to support what she has said. In the circumstances, I've no reason to consider that NatWest would supply inaccurate information. And so, it follows that I'm satisfied the information held on NatWest's system is correct and is an accurate reflection of what took place.

NatWest paid Ms L £50 in compensation for the poor service she received during a contact with them. Having considered the circumstances of the complaint, I'm satisfied this was reasonable. NatWest confirmed during a phone contact with them, Ms L was passed to different agents and kept on hold. I'm satisfied the compensation was a fair recognition of the inconvenience caused.

I acknowledge Ms L's strength of feeling about the inconvenience caused to her as a result of the block being applied to her card account. She said on two occasions she was unable to get home, meaning she incurred additional costs and inconvenience. I've thought about this carefully, but I don't consider that NatWest were responsible for this. NatWest have a responsibility to carry out reasonable security checks, which in the circumstances I'm satisfied they'd done. And in consideration of the contacts they made to Ms L, I also consider it was fair that on each occasion, the issue was resolved within a reasonable timeframe. I don't consider NatWest would have had any prior knowledge of the circumstances Ms L would have found herself in.

As I've concluded that NatWest have acted fairly in the circumstances, I won't be asking them to take any action in relation to this complaint.

My final decision

My final decision is that I don't uphold Ms L's complaint about NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 14 November 2025.

Benjamin John
Ombudsman