

The complaint

Mrs S complains that National Westminster Bank PLC blocked her debit card whilst she was abroad causing her great inconvenience and embarrassment.

What happened

Mrs S told NatWest she would be travelling abroad. However, whilst away she said her debit card was declined for hotel accommodation, and she was left in a difficult and embarrassing situation. Mrs S said she had to borrow money whilst she was away to pay her bills. Mrs S complained to NatWest.

NatWest said its branch staff had assured Mrs S there would be no problem using her debit card abroad. However, it stopped working as her travel plans had not been updated on its records. NatWest said it wasn't sure why this happened, and it was clearly a mistake. NatWest apologised and paid Mrs S £100 for the distress its poor service had caused her.

NatWest told Mrs S that customers can update travel plans on the mobile banking app and provided guidance on how to do this.

Mrs S wasn't happy with this response and referred her complaint to our service. She said at her age she wasn't going to use technology and had made this clear to NatWest. She said £100 for her embarrassment and inconvenience was an insult for ruining part of her holiday.

Our investigator didn't recommend the complaint be upheld. He said Mrs S's hotel payment was successful. And the debit card log shows all point-of-sale transactions (including failed or blocked transactions) and provides the time, location and amount. He said there's no evidence of any of Mrs S's transactions being declined, or of her card being blocked while she was away, or at any time.

Mrs S wasn't happy with this outcome and requested an ombudsman review her complaint. She said once declined she was too embarrassed to use her card again and had to rely on the kindness of family and friends.

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 was sorry to learn that what should have been an enjoyable trip abroad was affected by problems Mrs S experienced with her debit card. My role is to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

In its response to Mrs S's complaint NatWest apologised for not recording her trip away when she visited its branch beforehand. This was careless of NatWest, and I'm pleased that it has paid Mrs S £100 compensation as I think this is fair. I don't think its advice about updating travel arrangements via its banking app was appropriate in her circumstances.

Mrs S remains unhappy at the embarrassment and inconvenience she suffered abroad when her card was declined. But NatWest said none of her transactions were declined and at no stage was her card blocked.

I've looked carefully at NatWest's records to see if the bank intervened with Mrs S's account as she has said. Mrs S said her card was declined twice for hotel accommodation. However, Mrs S's account statement shows this was a successful transaction via her debit card. NatWest's audit report does not show the transaction was initially unsuccessful. The report shows there was no further use of the card until Mrs S returned to the UK.

NatWest has provided a log of all transactions carried out by Mrs S. The log holds detailed information about the time, location and amount of all transactions. It will also include any failed or blocked transactions. The log shows that there were no declined payments on Mrs S's debit card before, during and after her trip abroad, and that her card has been continually active since it started. I am satisfied that had a block been applied and then removed, this would be reflected in the log events, but there have been no such updates on Mrs S's card.

In common with NatWest and our investigator, I am unable to say why Mrs S thought her card had stopped working as there were no blocks applied, no fraud restrictions applied or any attempted payments that were declined.

In conclusion, Mrs S said she didn't use her card again once it was declined – I understand this, but her card was not declined. She successfully paid her hotel bill with the card and NatWest's records show no block applied to the card or any failed transactions. When Mrs S returned to the UK her card worked without any intervention from NatWest.

I realise that Mrs S will be disappointed by my findings, but I cannot see any intervention on her card or her account from NatWest and so I cannot uphold her complaint.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 8 December 2025.

Andrew Fraser
Ombudsman