

## **The complaint**

Mr F complains NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY is difficult to deal with and that this makes what should be simple transactions stressful and time consuming.

## **What happened**

Mr F has an account with NatWest.

Mr F says he tried to set up a standing order to pay his council tax bill for 2025 / 26 using NatWest's mobile banking app but wasn't able to do so. He says this meant he had to call NatWest and speak to an agent. The call didn't go smoothly. He says he also had to call NatWest back the following day as the standing orders were still not set up correctly. He complained saying, amongst other things, that NatWest had made the whole process stressful and time consuming.

NatWest looked into Mr F's complaint. Having done so, it ultimately offered and paid him £150 in compensation having accepted that the process hadn't been as smooth as it should have been. Mr F wasn't satisfied with NatWest's response and so complained to our service.

One of our investigators looked into Mr F's complaint and said that they didn't think NatWest needed to do more as the compensation it had offered was fair. Mr F asked for his complaint to be referred to an ombudsman. His 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 spoken to Mr F. Having done so, I can understand why he complained to NatWest that it makes simple transactions stressful and time consuming. I'll explain why I say that.

I'm satisfied that Mr F's local authority sent him a council tax bill and let him know that it would be using a different account to collect his 2025 / 26 council tax. Because he doesn't like using direct debits that meant Mr F had to set up a new standing order. And because he wanted to pay in instalments that meant he needed to make one payment of £57.24 followed by eleven payments of £59. He tried doing this using NatWest's mobile banking app but couldn't find a way of setting up a standing order where the first payment was for a different amount to the subsequent payments. That's because NatWest didn't offer that functionality for standing orders at the time. He, therefore, ended up having to call NatWest. I've listened to that call. NatWest has accepted that the customer service Mr F received on that call was poor. Had NatWest not done so, that's a finding I would have made. I say that because the agent that Mr F spoke to wasn't as helpful as I would have expected. In addition, I can see that Mr F had to call the following day as his payments still weren't correctly set up. The issue I have to decided, therefore, is whether or not the £150 compensation that NatWest has offered and paid is fair as no-one is disputing that there was an error here / poor service.

Having spoken to Mr F, I know he'd like me to make an award that would make NatWest think in a more systematic way about its customers and what they're trying to achieve. I know that he'd also like me to make an award that has a punitive element so as to focus NatWest's thinking. I have, however, explained to Mr F that this isn't how we determine our awards. We look at the impact the business' errors had on the complainant instead. In this case, having done that, I agree with our investigator that the £150 compensation that NatWest ultimately offered and paid Mr F is fair. That means I agree that NatWest doesn't need to pay any additional compensation.

### **My final decision**

My final decision is that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY doesn't need to pay any additional compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 20 February 2026.

Nicolas Atkinson  
**Ombudsman**