

The complaint

Mrs K complains that her attempts at making a payment from her NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY account repeatedly failed, causing her distress and inconvenience and financial loss.

What happened

On 2 July 2025 Mrs K wanted to buy a car from a private seller. She went in a taxi to their house with her children and has told us that she made repeated attempts to register her biometrics so she could make the payment of £13,000. She had to wait for an hour for her phone to charge up. As it still failed she called NatWest at about 7:30 pm. However, the adviser told her she needed to speak to the fraud department but after hanging on for about an hour she couldn't get through.

Mrs K got a taxi home without collecting the car. When she got home, she made a payment of £5 to the seller which went through. She then attempted to make a payment of £750 and a further payment for the balance of the purchase price of the car. These two payments were blocked by NatWest's fraud alert process. She was asked questions by text about the purpose of the payments but was unable by then to get through to speak to the fraud team.

Mrs K called the fraud team the next morning. She was told she needed to be at the seller's house to check the car before the payment was released. The adviser agreed to call back at 10:00. They duly did so and the payment was released.

Mrs K said she suffered a lot of distress and inconvenience, spending hours at the seller's house. She had a sleepless night as she didn't know where her payment had gone. She has claimed other costs including care costs for her elderly father and childcare costs.

NatWest said that there wasn't a problem with biometrics as Mrs K was able to successfully log on several times. It did say that the adviser should not have passed Mrs K onto the fraud team as the account had not been blocked at that stage. Nevertheless, if she had tried to make the payment at any stage it would still have been blocked by its fraud alert system. It paid £50 compensation. And after referral to the Financial Ombudsman Service it offered a further £50 plus £69 for taxi journeys. It didn't consider that the incidental expenses claimed arose as a result of the complaint.

Our Investigator considered that the payment and the further compensation offered were reasonable to resolve the complaint.

Mrs K didn't agree. And she has told us the anxiety and distress caused to her had aggravated her medical condition. And that her credit record was affected by NatWest's actions.

The matter has been passed to me for an Ombudsman's review.

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.

NatWest has provided us with a log which show Mrs K's use of her phone app on the days in question. From this I can see that she first accessed the app on 2 July to set up a payment at 7:12 pm. I assume that this was after her phone had charged up. And whilst I can see that the biometrics face recognition failed on a number of occasions Mrs K was also successful in setting it up. Although I understand her frustration I don't think there was any fault with the biometrics. But it does appear that the transaction, when she first got through, failed.

I further note that when Mrs K called to speak to the adviser, they transferred her to the fraud team although the payment hadn't been blocked at that stage. However, as I've set out below I think that the payment would still have been blocked and the fraud team still wouldn't have been available until the next morning.

When Mrs K got home on the evening of 2 July, she made one successful payment of £5 to the seller. And when she sent the two further payments of £750 and the balance, texts were sent to Mrs K and she answered questions about the payments. However it was too late to speak to a member of the fraud team. I understand Mrs K's anxiety that such a large payment left in limbo overnight, but I think that NatWest has shown that it was justified in blocking the payment and the account's terms and conditions allow it to do so.

Mrs K was told the next morning by the fraud adviser that this is to protect the customer. As they explained to her the payment was able to be released when Mrs K was satisfied with the car and able to take possession of it. This was a normal process and I do note that the fraud adviser called Mrs K back at 10 am as was promised.

As regards compensation, I'm satisfied that for the distress and inconvenience caused, a payment of £100 in total is fair and reasonable. Unfortunately, I can't hold NatWest responsible for any health problems Mrs K says she's suffered. This is because I have no evidence that NatWest was aware of any disability before she made her complaint so wouldn't have been able to take account of that. And she didn't mention any disability in the phone calls when speaking to NatWest's advisers.

I think it's fair that NatWest should pay the £69 taxi fares. With regard to other expenses firstly they must be costs actually incurred, which I don't think the adult care or childcare costs were. And further I've noted that the payment was released shortly after 10am so NatWest wouldn't be responsible for the costs incurred that day.

Mrs K believes that a fraud marker has been placed against her credit file. This is absolutely not the case with regard to the blocked payment. I should be clear that there was no suggestion that Mrs K was involved in fraud and the payment was held for customer protection. NatWest hasn't put anything on Mrs K's credit record in relation to that.

Putting things right

NatWest should pay a further £119 compensation, on top of the £50 already paid.

My final decision

I uphold the complaint in part and require NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY to provide the remedy set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 4 November 2025.

Ray Lawley
Ombudsman