

The complaint

Mrs P is unhappy that National Westminster Bank Public Limited Company (NatWest) sent her a statement of fees for 2022 – 2023 in 2025. She's also unhappy with the service she received when she called them to understand more about it.

What happened

In May 2025 Mrs P received a message in her online banking system referencing fees and charges in relation to international transactions carried out in 2022-2023. She was confused and concerned by it, so she called NatWest to find out more. Initially she was talking to the fraud team and there was some confusion around who was the best department to help. The agent didn't feel it was something the fraud team could help with and transferred Mrs P to customer service.

Once transferred the agent explained the statement was referencing charges of £4.28 for non-sterling transactions that had taken place in September 2023. And she was looking to establish if Mrs P recalled going on holiday at that time or purchasing anything internationally. Mrs P didn't recall a holiday or the purchases. The agent explained that if Mrs P didn't recall them and wanted the funds for the transactions returning it would need to be raised as fraud. At this point the relationship had broken down and Mrs P asked to speak to a manager.

The manager explained that the transactions would've been on her statement at the time and that it was likely Mrs P would have got in touch at the time if it was concerning to her. He transferred her to the complaints department so her concerns about the statement being sent so late could be further investigated.

Following their investigation an agent called Mrs P and explained that at the time of the transactions they were required to send an annual statement of fees to all customers. But that requirement changed at the end of 2023 so since then they haven't sent any statements of fees. The agent couldn't see where it had been dispatched and therefore didn't agree the statement had been sent to Mrs P. But agreed to review it if she could share a copy of what had been sent to her. As a gesture of goodwill, the agent refunded the fees of £4.28 and explained that if Mrs P wanted to dispute the transactions she could via the fraud team. The agent acknowledged the service provided by the fraud team wasn't what it should have been. And said she would be compensating for this.

Mrs P was unhappy with this as she didn't feel the agent had provided any new information, and she thought she had laughed at her during their call. She also confirmed she had received a message about the fees and could share it with the agent's manager.

In their final response letter NatWest reaffirmed their position regarding the statement of fees and confirmed they had refunded the £4.28 charge. They also said they would be happy to review it further if Mrs P shared a copy of the email she received. They agreed the service fell short of expectations and paid Mrs P £75.00 by way of apology. They also apologised again for coming across as unprofessional when the agent laughed. It wasn't her intention,

and she was laughing at herself as she had become tongue tied during the conversation. Mrs P said she shared the email she received with NatWest.

Remaining unhappy she referred her concerns to this service. Our investigator shared a screenshot with NatWest which proved they had sent her a message on 28 May 2025 to say a new statement of fees document had been added to her online banking. NatWest then agreed they had issued the statement but were unsure how or why it happened as they didn't have any logs showing it had been resent in May 2025. But they explained that the statement was due to be archived around that time so they think it might be the reason why the email was sent to Mrs P in relation to it. Although this isn't usual practice.

The investigator agreed that the service provided to Mrs P had fell short both in the call with the fraud agent as well as during the complaint resolution call. And that the issue at hand had caused Mrs P a significant amount of concern. He asked NatWest to pay Mrs P an additional £250 compensation. As Mrs P didn't accept this it has been passed to me to decide.

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.

Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.

NatWest have accepted the service they provided fell short of expectations. And they have now accepted the email was sent to Mrs P. Whilst they're not certain why this happened their explanation that it was likely linked to the statement archive date doesn't seem impossible or unreasonable. So, I need to decide if they've done enough to put things right.

It's clear from listening to the calls that Mrs P was caused unnecessary distress at the outset. During the call with the fraud agent, he didn't really grasp her concerns and added to the upset and confusion she was experiencing at the time.

The customer service agent was trying to fully understand if this was just concern about the statement or if Mrs P had concerns about the transactions themselves. It's unfortunate the relationship broke down, but Mrs P was at least informed at this point what the statement was for and why the fee had been applied at the time. And reassurance provided that they would look into it further.

Whilst I recognise NatWest couldn't see the statement on their system, I think it would have been helpful to have asked Mrs P to share it with them before reaching their outcome. Instead, it came across like they didn't believe she had received an email. When it was shared, they accepted they had sent it and provided a possible reason for it. And this was what Mrs P was looking for from the outset. So, some of the distress and upset caused could have been avoided.

During the resolution call, the agent did laugh but I don't think she was laughing at Mrs P or the situation. As she explained at the time she was a bit tongue tied, and she was laughing at herself. She did apologise if she came across as unprofessional.

Overall, I think NatWest did cause Mrs P unnecessary distress and inconvenience. It's clear she was concerned about the email she received, and that perhaps she had been

compromised. She had to speak to multiple people some of which didn't really grasp her concerns fully. And the investigation didn't bring her the answer she was looking for and could've done if NatWest had done more before reaching their conclusion.

I understand that Mrs P feels that the £75 NatWest has paid and the further £250 recommended by the investigator isn't enough considering the distress caused. I have considered this and taken account of Mrs P health concerns at the time. However, I feel that a total payment of £325 is fair and reasonable taking account of the distress and inconvenience caused in relation to this complaint.

My final decision

My final decision is that National Westminster Bank Public Limited Company should pay Mrs P an additional £250 to bring her total compensation paid to £325 for the distress and inconvenience it caused in relation to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 5 December 2025.

Karin Hutchinson
Ombudsman