

The complaint

Mr G is unhappy with National Westminster Bank Plc. Mr G wanted to view his card details on the banking app but couldn't as NatWest said he needed to register for biometrics. Mr G doesn't want to do that and said this caused him problems at the time as he needed to see his card details.

What happened

Mr G said when he raised the issue with NatWest it investigated, told him how to register for biometrics, and said it was making the card only accessible to people who have the biometrics. Mr G felt NatWest ignored him when he said this wasn't convenient for him.

NatWest said the system was designed to enhance security and convenience through the facial biometrics. It said *"Once you are registered for this feature, our Card Reveal functionality allows you to view your card details in real-time through the mobile app."*

NatWest continued to say this allowed online purchases to be made seamlessly even if the physical card isn't on hand.

NatWest concluded there had been no bank error as its systems have been designed this way. It explained how to set up the biometrics in detail. As a goodwill gesture it made a payment of £50 To Mr G.

Mr G remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said NatWest had explained this is a bank wide security function adding a further level of security and protecting customers financial information. She noted the biometrics were only needed for more personal details like card numbers and security codes. The rest of the app functions could be used as normal. But she said this service wouldn't be telling NatWest it needed to change its processes as that isn't our remit. This service can only consider if NatWest had treated Mr G fairly and reasonably in this case. She said there was an online NatWest website section confirming how a card user could continue to use the app and authenticate their identity by using card readers, etc. Our investigator said NatWest had followed its terms and she wasn't asking it to do anything further.

Mr G didn't accept this and asked for his complaint to be passed 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.

Mr G said he felt NatWest just gave him a very generic response to his queries. He said it hadn't considered this for him personally and had ignored this by directing him to bring a complaint to this service instead.

Mr G feels people are being pressured into sharing personal data or face restrictions. He said he already uses fingerprint recognition to access the app and further biometrics is just another hurdle.

Mr G said this caused him stress.

NatWest said such biometrics are an industry wide method of verification and maintained it was only for access to the most personal information.

NatWest accepted this could be inconvenient for Mr G but said it adds an extra layer of security at a time of more sophisticated scams and protects individuals' financial information. NatWest maintained it had made no errors.

Although I understand Mr G's point it's clear that he can still use the app if he doesn't want to use biometrics.

I haven't seen any evidence that suggests NatWest is acting outside of its account terms and conditions. It said Mr G can use other methods to access the personal information such as directly from his physical card.

NatWest said "I have reviewed our records from January 2023 to date, and I can confirm that there are no entries indicating that you have been able to view your card details during this period. This suggests that the feature to view card details has not been available for your account.

However, I did find several entries related to viewing your card PIN, with activity recorded up to May 2025. It is important to note that this feature currently does not require biometric approval, allowing you to access your PIN without additional security measures."

So, NatWest did review how Mr G usually uses his card and said based on this it couldn't see there was a problem – I've no reason to doubt that.

But just in case there had been any issues it did offer and paid £50 as a goodwill gesture. I think NatWest has acted fairly and reasonably it doesn't need to offer anything more.

I note Mr G did refer to escalating the matter through other litigation routes with NatWest. I can confirm he's perfectly entitled to do this if he chooses to decline this decision.

My final decision

I don't uphold this complaint.

I make no further award against National Westminster Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 5 January 2026.

John Quinlan
Ombudsman