

The complaint

Mrs A complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') should pay more compensation after it declined payments she wanted to make.

What happened

In April 2025, NatWest declined two payments when Mrs A tried to use her debit card whilst she was overseas. Mrs A made a call back request for NatWest to phone her about this thinking that NatWest had blocked her card. When NatWest called back, it said that her card wasn't blocked – she could still use it for other payments whilst overseas, just not at the two merchants where she'd tried unsuccessfully to pay as those transactions were blocked due to bank policy.

When Mrs A complained to NatWest about what happened, NatWest didn't uphold her complaint. It said bank policies were in place to protect both customers and the bank from harm and to meet regulatory requirements. It said it couldn't provide more details about the specific policy reason that resulted in the transactions being declined as this was confidential. NatWest did however pay £50 into Mrs A's account as a goodwill gesture saying it realised that what happened meant she'd incurred some costs through no fault of her own.

Mrs A didn't feel this was a satisfactory response and so she brought her complaint to us. She said she'd told NatWest in advance that she was going to be overseas so she expected to be able to use her card whilst abroad and that the problems she'd had weren't limited to just two transactions. She said she'd unsuccessfully tried multiple times to pay with her debit card whilst overseas. As a result, she'd had to rely on a credit card instead which incurred additional transaction fees.

Ultimately our investigator didn't consider that NatWest did anything wrong or that it needed to do anything further. They said there was no evidence that NatWest had stopped any of the other failed payments whilst Mrs A was overseas and the two transactions declined were actioned in line with bank policy – so it hadn't made any error when it did this. For this reason, the investigator didn't recommend that NatWest should reimburse any credit card fees or do anything more.

Mrs A disagreed with our investigator. She mainly said that she'd tried to use her card at various retailers including a supermarket, pharmacies, restaurants and at a cash machine inside a bank – and all transactions were declined. She said this had resulted in her needing to use her credit card and that what happened had been very frustrating as she was accompanied by a dependant travelling with her for whom she was responsible.

Mrs A has asked for an ombudsman to review her complaint, so it comes 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.

This includes listening to the call recordings provided so I've been able to hear Mrs A's conversation with the call handler at NatWest when she phoned from overseas and he explained that her card wasn't blocked – and her other calls with NatWest about what happened. Having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

NatWest must comply with its legal and regulatory obligations which include protecting customers from financial harm. This means that NatWest has to have its own processes in place keep customers' money safe.

The relevant account terms and conditions, which Mrs A would've agreed to in order to be able to use her account, allowed NatWest to refuse her payment instruction in the circumstances here where the two transactions it declined were caught by bank policy.

I understand that Mrs A would like to know more about the policy and why it applied to these transactions. But I wouldn't expect NatWest to tell Mrs A or us confidential information about its internal policies as this would risk compromising the effectiveness of those processes. And how businesses choose to operate and their internal processes come under the oversight of the regulator - the Financial Conduct Authority (FCA). So it's not up to me to tell NatWest it shouldn't have this policy.

NatWest has already told Mrs A that on occasion it may be necessary to place restrictions on account activity and this isn't a reflection on her.

So I am satisfied that NatWest didn't block Mrs A's debit card or do anything wrong when, for policy reasons, it declined two transactions Mrs A attempted using her NatWest debit card when she was overseas.

I've taken into account that Mrs A disputes that there were only two failed transactions. But NatWest has supplied information from its system records that shows it declined only the two transactions. I appreciate how strongly Mrs A feels about this and I'm not doubting that she had numerous problems using a bank card when she was overseas. But my role is to consider the evidence presented by Mrs A and NatWest and reach an independent, fair and reasonable decision. My findings are made on a balance of probabilities, in other words, what is more likely than not, based on the evidence provided by the parties.

From listening to the call recordings provided and, in particular, Mrs A's discussion with NatWest's call handler when she phoned from abroad to query the problem with using her card, it's clear that she was also having problems using a bank card supplied by another bank – and she initially thought she was speaking to the other bank about the problems with her card. So I think it's likely that Mrs A might have got confused between her bank accounts and that some of the payment problems she holds NatWest responsible for occurred when she tried to use her other bank's card.

I think this is borne out by the fact that Mrs A said she clearly remembered phoning in advance to warn NatWest she'd be going overseas – but NatWest has shown me information that indicates no record of any such call from Mrs A. So I think she's mistaken on this point also and that might be because she's recalled phoning her other bank – not NatWest. I've seen evidence that Mrs A was already in her overseas location when she notified NatWest she was out of the UK.

Just to be clear, even if Mrs A had notified NatWest about her travel plans in advance, this wouldn't have stopped bank policy restrictions.

I recognise that Mrs A found what happened very frustrating and I'm sorry for the difficulties this caused her. But to uphold this complaint I would need to be able to fairly say that NatWest did something wrong or acted in a way that wasn't fair and reasonable – and I haven't seen enough here to do so. It follows that I can't award the compensation Mrs A would like me to. And I won't be asking NatWest to do anything more.

I appreciate that my decision will be disappointing for Mrs A but I hope that setting things out as I've done helps explain how I've reached my conclusions.

My final decision

My final decision is that I don't uphold Mrs A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 27 November 2025.

Susan Webb
Ombudsman