

The complaint

Mr H complained about the service provided by NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ('NatWest') when he wanted to make a purchase but believed that his account balance didn't reflect a deposit he'd paid in and that some of his money had gone missing.

He was very unhappy about the way he felt he was treated by bank staff over the phone when he called about what happened.

What happened

On 7 May 2025 Mr H received a £40 credit into his NatWest account so he was surprised to see the account balance showed less than this. When he complained, NatWest said it hadn't made a mistake – the account balance was less than £40 because a payment he'd made a few days earlier had only just left the account. NatWest said it was sorry he'd been inconvenienced by what happened and paid Mr H £20 as a goodwill gesture to cover his call costs.

Our investigator thought that NatWest had responded fairly and reasonably to Mr H's complaint and that it didn't need to take any further action.

Mr H disagreed and asked for an ombudsman to carry out an independent review of his complaint, so it came 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.

Having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

It's completely understandable that anyone would be concerned when they couldn't see they'd had the value of a credit paid into their account. In a call with NatWest, Mr H put his complaint this way: '*...£40 was paid into the account - £40 should be there*'. Mr H is someone who manages his spending closely – he said his account wasn't allowed to go below zero and he's always very careful he doesn't ever spend more money than he has.

Here's what happened to Mr H's £40:

- At the start of the morning on 7 May, Mr H's account balance was £2.86.
- The £40 credited to the account that day took the balance to £42.86.
- A payment Mr H had authorised a couple of days earlier on 5 May debited £4.07 from the account on 7 May, resulting in a balance of £38.79.

- A transaction he did on 7 May debited £34.92 the next day, giving him a balance of £3.87 on 8 May.

NatWest explained that when Mr H uses his debit card to pay for something in a shop, it can sometimes take a few days before the payment goes out of his account. So what Mr H can see on his account statement at any given moment isn't necessarily everything he's paid out and everything he's paid in – there can be a delay before all his transactions show. That's what happened here. Mr H has had the full benefit of the £40 credit paid into his account.

I am sorry for how Mr H's calls with bank staff about what happened left him feeling. But I am satisfied that the NatWest agents I've heard speaking to Mr H provided him with correct information about his account and dealt with him at all times in a professional manner.

All in all, I think NatWest dealt in a fair and reasonable way with Mr H throughout, including taking the initiative after Mr H mentioned some health issues he was struggling with. NatWest said it had a dedicated team of experts to support vulnerable customers and explained the sort of help it could offer.

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 Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 December 2025.

Susan Webb
Ombudsman