

The complaint

Mr D complains about the service he received when he applied for a credit card with National Westminster Bank PLC (“NWB”).

What happened

In May 2025 Mr D applied for a credit card with NWB.

Mr D was provisionally accepted for the card and was asked to send 3 months of wage slips as proof of his income. NWB sent Mr D a link to upload the documents.

Mr D tried to upload 12 weeks pay slips but found that the system would only allow him to upload 8 documents. This left Mr D unable to provide 3 months wage slips as he was paid weekly.

Mr D contacted NWB to explain the issue and they resent the link so he could upload the payslips that he’d been unable to upload the first time. Mr D uploaded his remaining payslips but the following day he was advised by NWB that he hadn’t been accepted for the card because he hadn’t been able to prove his income and his application had timed out.

Mr D complained to NWB. It apologised for the poor service Mr D had experienced when he tried to send his payslips and offered £300 compensation for the inconvenience caused. NWB advised Mr D that he would need to reapply for the card.

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

Our investigator didn’t uphold the complaint. They said NWB had required information from Mr D before the application was fully accepted and that they hadn’t acted unfairly by timing out the application when not all of Mr D’s documents could be verified.

Mr D didn’t agree. He said he’d signed the agreement and had already been accepted for the card. Mr D said that but for the system failure he would’ve got a card with 0% interest.

Because Mr D didn’t agree I’ve been asked to review the complaint.

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.

I know it will disappoint Mr D, but I agree with the investigator’s opinion. I’ll explain why.

I appreciate that Mr D believes that his application for the card had already been accepted at the point where he was asked to provide 3 months’ worth of payslips. However, this wasn’t the case. As part of the application process NWB needed to verify Mr D’s income, and the way it chose to do this was by requesting payslips for the last 3 months. Until Mr D’s income had been verified, the application hadn’t been fully accepted.

It's not in dispute that Mr D had difficulties uploading his payslips. NWB has said that it received 11 payslips from Mr D. It acknowledged that Mr D had asked for help uploading the remaining payslips and had offered to send these by email. NWB accepts that it failed to respond to Mr D's offer to send his payslips by email or to provide proof of his income in a different format.

Because of the difficulties in uploading the payslips and NWB's failure to assist Mr D with getting the payslips to them by some other means, Mr D's application timed out. Mr D says this meant that he was deprived of the opportunity to transfer his debt onto a 0% interest card, so he's paid extra interest on his existing card as a result. He also says his credit file was impacted by the application.

NWB has apologised for the poor service it gave to Mr D. It has offered £300 compensation and has said that if Mr D re-applies for a credit card, it will make sure that interest is waived for the balance transfer period.

NWB has also confirmed that any information in relation to the times out application has been removed from Mr D's credit file.

I've thought about whether NWB has done enough to resolve Mr D's complaint. I've taken into account the inconvenience that Mr D was put to. He had to call NWB about the issues he was experiencing uploading his payslips and didn't receive the customer service he expected. I understand that Mr D feels that he had been accepted for the card, but I've explained above why I don't agree that this was the case. So, I don't think it would be fair to ask NWB to reimburse Mr D for any additional interest he's paid on the balance he was intending to transfer to the 0% card.

Taking all the available information into account, I'm satisfied that the offer made by NWB is fair and reasonable, and in line with what this service would award for the degree of distress and inconvenience caused to Mr D by the poor service. So, I won't be asking NWB to do anything further here.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 10 March 2026.

Emma Davy
Ombudsman